Status: Path 1 of [Dialog Information Services via Modem]

Status: Initializing TCP/IP using (UseTelnetProto 1 ServiceID pto-dialog)
Trying 31060000009998...Open

DIALOG INFORMATION SERVICES
PLEASE LOGON:
 ******** HHHHHHHH SSSSSSSS?
Status: Signing onto Dialog
 ****
ENTER PASSWORD:
 ******** HHHHHHHH SSSSSSSS? ********
Welcome to DIALOG
Status: Connected

Dialog Search (handwritten)

Dialog level 04.20.00D

Last logoff: 23dec04 16:25:24
Logon file405 04mar05 09:16:25
               *** ANNOUNCEMENT ***
                     ***
--Important Notice to Freelance Authors--
See HELP FREELANCE for more information
                     ***
NEW FILES RELEASED
***FDAnews (File 182)
***German Patents Fulltext (File 324)

***Beilstein Abstracts (File 393)
***Beilstein Facts (File 390)
***Beilstein Reactions (File 391)
                     ***
RELOADED
***Medline (Files 154 & 155)

RESUMED UPDATING
***Canadian Business and Current Affairs (262)
                     ***
     >>> Enter BEGIN HOMEBASE for Dialog Announcements <<<
     >>>   of new databases, price changes, etc.   <<<
                     ****
FTCOR is set ON as an alias for 15,9,623,810,275,624.
FTCOR2 is set ON as an alias for 813,636,621,16,160,148,20.
NFTCOR is set ON as an alias for 77,35,583,2,65,233,99.
FTHEALTH is set ON as an alias for 442,43,149,444,129,130,455.
NFTHEALTH is set ON as an alias for 5,73,151,155,34,434,74,42.
>>>An alias cannot be more than 15 characters in length.
>>>No alias set.
>>>An alias cannot be more than 15 characters in length.
>>>No alias set.
FTADVERTISING is set ON as an alias for 635,570,PAPERSMJ,PAPERSEU.
* * *
SYSTEM:HOME
Cost is in DialUnits
Menu System II: D2 version 1.7.9 term=ASCII
                    *** DIALOG HOMEBASE(SM) Main Menu ***

  Information:
   1. Announcements (new files, reloads, etc.)
   2. Database, Rates, & Command Descriptions
   3. Help in Choosing Databases for Your Topic
   4. Customer Services (telephone assistance, training, seminars, etc.)
   5. Product Descriptions

  Connections:
   6. DIALOG(R) Document Delivery
   7. Data Star(R)

/H = Help   /L = Logoff   /NOMENU = Command Mode

Enter an option number to view information or to connect to an online
 service. Enter a BEGIN command plus a file number to search a database
(e.g., B1 for ERIC).
?b 15, 9, 623, 810, 275, 624, 636, 621, 813, 16, 160, 148, 20, 77, 35, 583, 65, 2233, 4
73, 474, 475, 278, 634, 256, 348, 349, 347, 625, 626, 268, 267, 139

>>>File number 2233 is invalid. (Files are numbered between 1 and 1999)
?b 15, 9, 623, 810, 275, 624, 636, 621, 813, 16, 160, 148, 20, 77, 35, 583, 65, 2233, 4
73, 474, 475, 278, 634, 256, 348, 349, 347, 625, 626, 268, 267, 139
>>>File number 2233 is invalid. (Files are numbered between 1 and 1999)
?b 15,9,623,810,275,624,636,621,813,16,160,148,20,77,35,583,65,2,233,473,474,475,278,63
4,256,348,349,347,625,626,268,267,139
>>>   77 does not exist
>>>   233 does not exist
>>>   278 does not exist
>>>3 of the specified files are not available
      04mar05 09:21:24 User242976 Session D41.1
             $0.00   0.409 DialUnits FileHomeBase
      $0.00 Estimated cost FileHomeBase
      $1.33 TELNET
      $1.33 Estimated cost this search
      $1.33 Estimated total session cost   0.409 DialUnits

SYSTEM:OS - DIALOG OneSearch
   File 15:ABI/Inform(R) 1971-2005/Mar 03
         (c) 2005 ProQuest Info&Learning
*File 15: Alert feature enhanced for multiple files, duplicate
removal, customized scheduling. See HELP ALERT.
   File   9:Business & Industry(R) Jul/1994-2005/Mar 03
         (c) 2005 The Gale Group
   File 623:Business Week 1985-2005/Mar 03
         (c) 2005 The McGraw-Hill Companies Inc
   File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
   File 275:Gale Group Computer DB(TM) 1983-2005/Mar 04
         (c) 2005 The Gale Group
   File 624:McGraw-Hill Publications 1985-2005/Mar 03
         (c) 2005 McGraw-Hill Co. Inc
*File 624: Homeland Security & Defense and 9 Platt energy journals added
Please see HELP NEWS624 for more
   File 636:Gale Group Newsletter DB(TM) 1987-2005/Mar 04
         (c) 2005 The Gale Group
   File 621:Gale Group New Prod.Annou.(R) 1985-2005/Mar 04
         (c) 2005 The Gale Group
   File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
   File 16:Gale Group PROMT(R) 1990-2005/Mar 04
         (c) 2005 The Gale Group
*File 16: Alert feature enhanced for multiple files, duplicate
removal, customized scheduling. See HELP ALERT.
   File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
   File 148:Gale Group Trade & Industry DB 1976-2005/Mar 04
         (c)2005 The Gale Group
*File 148: Alert feature enhanced for multiple files, duplicate
removal, customized scheduling. See HELP ALERT.
   File 20:Dialog Global Reporter 1997-2005/Mar 04
         (c) 2005 The Dialog Corp.
   File 35:Dissertation Abs Online 1861-2005/Feb
         (c) 2005 ProQuest Info&Learning
   File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group

*File 583: This file is no longer updating as of 12-13-2002.
```
   File   65:Inside Conferences 1993-2005/Feb W4
           (c) 2005 BLDSC all rts. reserv.
   File    2:INSPEC 1969-2005/Feb W3
           (c) 2005 Institution of Electrical Engineers
   File 473:FINANCIAL TIMES ABSTRACTS 1998-2001/APR 02
           (c) 2001 THE NEW YORK TIMES
```
*File 473: This file will not update after March 31, 2001.
It will remain on Dialog as a closed file.
```
   File 474:New York Times Abs 1969-2005/Mar 03
           (c) 2005 The New York Times
   File 475:Wall Street Journal Abs 1973-2005/Mar 03
           (c) 2005 The New York Times
   File 634:San Jose Mercury  Jun 1985-2005/Mar 03
           (c) 2005 San Jose Mercury News
   File 256:TecInfoSource 82-2005/Jan
           (c) 2005 Info.Sources Inc
   File 348:EUROPEAN PATENTS 1978-2005/Feb W04
           (c) 2005 European Patent Office
   File 349:PCT FULLTEXT 1979-2002/UB=20050224,UT=20050217
           (c) 2005 WIPO/Univentio
   File 347:JAPIO Nov 1976-2004/Oct(Updated 050209)
           (c) 2005 JPO & JAPIO
```
*File 347: JAPIO data problems with year 2000 records are now fixed.
Alerts have been run. See HELP NEWS 347 for details.
```
   File 625:American Banker Publications 1981-2005/Mar 04
           (c) 2005 American Banker
   File 626:Bond Buyer Full Text 1981-2005/Mar 04
           (c) 2005 Bond Buyer
   File 268:Banking Info Source 1981-2005/Feb W3
           (c) 2005 ProQuest Info&Learning
```
*File 268: SELECT IMAGE AVAILABILITY FOR PROQUEST FILES
ENTER 'HELP PROQUEST' FOR MORE
```
   File 267:Finance & Banking Newsletters 2005/Mar 01
           (c) 2005 The Dialog Corp.
   File 139:EconLit 1969-2005/Feb
           (c) 2005 American Economic Association
```

```
        Set   Items   Description
        ---   -----   -----------
?s ((scrub$ same list$) same (target$ or lead$ or prospect$))
                  0   SCRUB$ SAME LIST$) SAME (TARGET$
                  0   LEAD$
                  0   PROSPECT$)
        S1        0   ((SCRUB$ SAME LIST$) SAME (TARGET$ OR LEAD$ OR
                      PROSPECT$))
?
?s ((scrub?(s)list?(s)(target? or lead? or prospect?))
>>>Unmatched parentheses
?s (scrub?(s)list?(s)(target? or lead? or prospect?))
Processing
Processed  10 of  30 files ...
>>>File 20 processing for LEAD? stopped at LEADSCREWS
Processing
Processing
Processed  20 of  30 files ...
>>>File 349 processing for LIST? stopped at LISTOPATHOL
>>>File 349 processing for TARGET? stopped at TARGETSTARTADDRV
Processing
Completed processing all files
         119217   SCRUB?
        7915813   LIST?
        5955048   TARGET?
       18481220   LEAD?
        2841591   PROSPECT?
        S2    360   (SCRUB?(S)LIST?(S)(TARGET? OR LEAD? OR PROSPECT?))
?s s2 and purchas?
              360   S2
        7146414   PURCHAS?
```

```
        S3      90  S2 AND PURCHAS?
?s ((scrub?(2w)list?)(s)(target? or lead? or prospect?))
Processing
Processed  10 of  30 files ...
>>>File 20 processing for LEAD? stopped at LEADSCREWS
Processing
Processed  20 of  30 files ...
>>>File 349 processing for LIST? stopped at LISTOPATHOL
>>>File 349 processing for TARGET? stopped at TARGETSTARTADDRV
Processing
Completed processing all files
          119217  SCRUB?
         7915813  LIST?
         5955048  TARGET?
        18481220  LEAD?
         2841591  PROSPECT?
        S4      32  ((SCRUB?(2W)LIST?)(S)(TARGET? OR LEAD? OR PROSPECT?))
?s s4 and (purchas? or buy? or customer or consumer)
Processing
Processed  10 of  30 files ...
Completed processing all files
              32  S4
         7146414  PURCHAS?
         7738368  BUY?
         5442569  CUSTOMER
         4912775  CONSUMER
        S5      24  S4 AND (PURCHAS? OR BUY? OR CUSTOMER OR CONSUMER)
?d s5/8/1
      Display 5/8/1     (Item 1 from file: 15)
DIALOG(R)File  15:(c) 2005 ProQuest Info&Learning. All rts. reserv.


02796944  702935541
               **USE FORMAT 7 OR 9 FOR FULL TEXT**
TMC Labs INNOVATION AWARDS: PART I     WORD COUNT: 5646     LENGTH: 9 Pages
Sep 2004
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Awards & honors; Call centers; Specialty products; Customer
    services; Manycompanies; Manyproducts; Software packages; Communications
    equipment; Telecommunications industry; Software industry
CLASSIFICATION CODES: 9190 (CN=United States); 2400 (CN=Public relations);
    5240 (CN=Software & systems); 8330 (CN=Broadcasting &
    telecommunications); 8302 (CN=Software and computer services)
PRINT MEDIA ID: 12435


                        - end of record -
?d s5/9/1
      Display 5/9/1     (Item 1 from file: 15)
DIALOG(R)File  15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.


02796944  702935541
TMC Labs INNOVATION AWARDS: PART I
Keating, Tom
Customer Inter@ction Solutions  v23n3  PP: 58-67  Sep 2004  JRNL CODE: TLM
DOC TYPE: Periodical; Cover Story  LANGUAGE: English  RECORD TYPE: Fulltext
    LENGTH: 9 Pages
SPECIAL FEATURE: Illustrations Diagrams
WORD COUNT: 5646
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Awards & honors; Call centers; Specialty products; Customer
    services; Manycompanies; Manyproducts; Software packages; Communications
    equipment; Telecommunications industry; Software industry
CLASSIFICATION CODES: 9190 (CN=United States); 2400 (CN=Public relations);
    5240 (CN=Software & systems); 8330 (CN=Broadcasting &
    telecommunications); 8302 (CN=Software and computer services)
PRINT MEDIA ID: 12435
```

ABSTRACT: The TMC Labs Innovation Awards were created to honor products that help carve a new market niche or start a new trend. The award also recognizes products that stand apart from their competitors due to one or more unique and innovative features. This is the fifth-annual installment of the TMC Labs Innovation Awards for **Customer** Inter@ction Solutions magazine. **Customer** retention is the key requirement to success, but many organizations cut back on the staffing requirements or technologies necessary to keep customers happy. These awards highlight the technologies and services that exist today to help enable call center and **customer** service agents to be as knowledgeable and productive as possible. Twenty-six winners within the **customer** interaction space were selected, 13 of which are discussed in detail this month. Each company is listed along with its selected product, and the features of the products are explained.

TEXT: The TMC Labs Innovation Awards were created to honor products that help carve a new market niche or start a new trend. The award also recognizes products that stand apart from their competitors due to one or more unique and innovative features. This is the fifth-annual installment of the TMC Labs Innovation Awards for Customer Inter@ction Solutions| magazine.

First, we should point out that customer retention is a key requirement to success, but unfortunately, many organizations cut back on the staffing requirements or technologies necessary to keep customers happy. It is therefore our intention to highlight the technologies and services that exist today to help enable call center and customer service agents to be as knowledgeable and productive as possible. As a result, TMC Labs has based our award selections on not only innovation, but also on products that will improve customer service, with a bottomline return on investment (ROI) that even the most strident cost-cutting CFO would be hard-pressed to ignore.

We examined a plethora of applications, checked customer references, researched the products extensively, debated our selections, and finally came up with the creme de la creme: 26 winners within the customer interaction space. The results will be published in two parts in order to accommodate our in-depth reviews of the winners. The complete winners' list will be published in both the September and October issues; however, we will offer the detailed write-ups in alphabetical order beginning with Alcatel this month and endine with Tacada. Next month, we'll begin our company reviews with Kanisa and end with W i t n e s s Systems.
We offer sincerest congratulations to the winners.

Alcatel Internetworking, Inc. OmniTouch Unified Communications Suite

www.alcatel.com

TMC Labs was very impressed with Alcatel's OmniTouch Unified Communication (UC) suite, OmniTouch UC offers a full set of IP-based communication applications, enabling subscribers to customize, control and manage calls, messages, directories, collaboration tools and information from any location using any device and any interface.

This software suite implements a SOA (service-oriented architecture) and is based on a multitude of standards, including Java (J2EE), XML/SOAP and Web Services, VXML, SIP, RTP and RTSP. Alcatel claims this is the first product to make unified communication available as a Web Services tool for integration into third-party business applications such as sales force automation or employee portals (i.e., call log, calendars, etc.).

These new technologies, particularly XML/SOAP and Web Services, simplify and minimize the cost of this integration and maximize the interoperability with existing corporate resources and business applications. Alcatel informed us that OmniTouch has been successfully integrated with IBM WebSphere Portal server, Microsoft SharePoint Portal server, CRM applications such as Salesforce.com and Pivotal, and ERP applications such as NQI and SAP,

What's really cool is that these standards can be used in conjunction with

Alcatel's IP Touch phones, which combine an integrated keyboard and a graphical display, allowing users to access applications and Web content.

Alcatel's OmniTouch UC provides flexibility to customize application development for unique business needs. OmniTouch UC is comprised of four applications that deserve a detailed description due to their unique features. The four apps include:

* My Messaging, a VXML-based unified messaging application handling nonreal-time communications with a single multimedia mailbox (voice mail, e-mail and faxes). It enables remote access to e-mail via phone with text-to-speech (TTS) capabilities.

* My Phone, an XML/SOAP-based real-time communications management tool that allows a person on the move to transform any phone or multimedia PC into a business phone, complete with full telephony features such as conference calling, unified directory access and call log.

* My Assistant, a Web and VXML-based "find-me-follow-me" call routing and permissions application that defines when, where and by whom a person is to be contacted and diverts non-urgent calls to voice mail. It screens and intelligently routes calls based on caller I.D. and time of day.

Alcatel Internetworking, Inc.

* My Teamwork, a sophisticated set of collaboration applications that facilitates conferencing and working together in real-time.

Aplicor Inc.

Aplicor CRM

www.aplicor.com

The Aplicor CRM suite was developed as a pure and lightweight Internet architecture. This object-oriented, Web-based thin-client product was built from the ground up with Microsoft's .NET (C#) development environment and operates on a scalable multitier (n-tier) architecture and processing platform. The use of ,NET is one of the key elements in providing a hosted user experience that is just as good as if the application was installed locally as a typical CRM application. The Aplicor CRM suite includes sales force automation (SFA), marketing management and call center support.

Aplicor claims to be the first CRM hosting provider to replace the"one-size-fits-all" hosting model with unique systems for individual clients. Each Aplicor hosted client is afforded the same individualized processing capabilities as if the software was installed locally and for each client's exclusive benefit. Aplicor was quoted as saying, "Unlike the current generation of hosting providers that require all clients to use the same product version and upgrade to future versions en masse, whether the clients desire those upgrades or not, Aplicor allows each client to choose when to upgrade their CRM application."

The Aplicor solution is unique in that it's the first hosted solution to be functionally equivalent to the prevalent client/server or cm-premise applications and still provide the advantages, benefits and capabilities of the hosted model. One of the oft-discussed drawbacks of the hosted model is the perception that users must navigate upward or downward through a series of pages in order to change account views or functions. To excel in ease-of-use delivery and earn quick user adoption, Aplicor pioneered one-click-access navigation throughout the application. This allows the user to leap from one account record to another in a single keystroke and offers the ability to go anywhere in the system without first having to back out of multiple screens.

In fact, we saw a demo of the product and we liked how the interface emulates the experience of a Windows application rather than a typical browser interface. Its ease-of-use features include user-defined tree and hierarchical structures, drag-and-drop data placement (very cool), visual

queues such as color-coding intelligence, a progressive three-level help engine (functional help, page-level help and field-level help) and online self-paced tutorials.

The user interface also allows simple and quick modification so users may customize menus, tables and forms for individuals, roles or groups. For example: menus, tables and fields can be removed if they don't apply to certain users, or can be modified to display only those portions that do apply to each type of user. These are features typical of a CPE software application, not a hosted application.

Another unique feature is Aplicor's online test drive (a "try it before you buy it " program), as well as the absence of long-term contracts that are often associated with hosted CRM solutions. When TMC Labs discovered that the complete Aplicor solution is provided for $89.00 per user per month and includes customer support services, our jaws nearly hit the floor! This prodnet is not only innovative, but it is certain to make some waves in the CRM industry with such a fabulous price point.

Aplicor Inc.

AT&T

AT&T BusinessDirect

Portfolio

www.att.com

Who would have thought that a traditional phone company would open its network for access using Internet technology and standards for customer self-service provisioning, repair requests, billing access and more? Well, times have changed, and phone companies are crying to shed their proprietary images. AT&T's BusinessDirect portfolio is a collection of powerful e-commerce, e-servicing and e-care capabilities that empower customers from all market segments to enhance productivity and reduce costs as they manage their various AT&T services and accounts. This is accomplished by giving customers hands-on control over their telecom networks. The portfolio consists of:

* Secure AT&T BusinessDirect Web Portal and its online tools, which deliver round-the-clock e-servicing capabilities;

* AT&T eBonding and AT&T eXpress Bonding, which help customers with very high volumes of e-servicing transactions to maximize productivity by eliminating manual processes such as re-keying data into a Web browser;

* AT&T BusinessDirect's single, unified portal capability, which puts more control in customers' hands. This unified portal capability enables business customers worldwide to place orders and check their status, view and analyze bills, report service problems and track them through resolution, test circuits, re-route network traffic in real-time, manage DNS records and secondary domain names and perform other customer service-related tasks online. This means there is no more waiting on hold hoping to speak to an agent, and users can perform operations themselves. Access to information such as billing in a digital (versus paper) format lets users more easily bring the data into a reporting package, Excel or other formats.

With AT&T BusinessDirect, customers can improve the accuracy of their transactions, obtain faster service - including faster repairs and faster order fulfillment - and enjoy convenient, round-the-clock electronic access. These capabilities help customers improve productivity, cut costs and most significantly, meet their own business needs more effectively.

One excellent feature is that it shows customers a graphical map view of their entire network, integrated with ordering, maintenance, inventory and status capabilities. Simply point and click to manage any of your AT&T network nodes. In addition, BusinessDirect offers AT&T eBonding, a

breakthrough capability that enables large enterprise customers to simplify inventory management, maintenance and ordering via direct computer links using eXtensible Markup Language (XML) over SOAP interface. It links the customer's ordering, inventory and maintenance systems directly into AT&T's provisioning, repair and inventory systems, thereby ensuring faster and more accurate service delivery, repair and billing.

Call Compliance, Inc.

TeleBlock Do-Not-Call
Blocking System

www.callcompliance.com

TMC Labs has never been known to become too excited over technologies that implement the national and/or state donot-call (DNC) lists - give us a cool VoIP phone with presence or PDA with GPS any day! However, we do realize the extraordinary importance of implementing this sort of technology to avoid liability and hefty fines for non-compliance. This technology is especially important to service agencies, particularly outbound telemarketing organizations.

To ensure compliance, you need look no further than Call Compliance's TeleBlock. It has been commercially available for over five years, and the end-user telemarketing community has been incredibly receptive to the idea of a network-based DNC solution delivered via telephone lines and trunk groups. TeleBlock requires no additional hardware or software at the customer premise and is customized and managed by subscribers on their own behalf. The system uses Signaling System 7 (SS7) and Internet Protocol (IP) technologies, so there is no logging in or logging off required. An optional module called VoIPBlock works with Voice Over IP providers and works on all VoIP telephones, ATA adaptors and other IP applications. The beauty of TeleBlock, as it relates to end-user subscribers, is that it functions the same way for a Fortune 1000 client as it does for a small office/home office (SOHO) client. One alternative to this blocking technology is list management or list scrubbing. List management firms do not physically screen and block calls in real-time across a subscriber's enterprise. They use a technique called "scrubbing" which was designed for calling efficiency and the targeting of specific geographic regions and/or demographics (and not for DNC compliance purposes). Scrubbing allows a subscriber to cleanse a calling list against available federal, state, third-party and inhouse do-not-call lists prior to running a calling campaign.

Besides the "human element" of having to manually scrub a list, a major flaw associated with such a process is the continually changing nature of do-not-call lists. Any delay, minimal or substantial, can render a scrubbed list non-compliant. Larger firms utilizing this process must manage a number of satellite offices and outsourced call centers contracted to call on their behalf. These entities must clean their lists, distribute them across the corporation and/or to contracted calling parties and run the cleansed calling campaigns each time additional do-not-call numbers become available. With TeleBlock, subscribers do not have this concern. Regardless of whether an organization runs a campaign two days, two weeks or two months later, TeleBlock will still screen and block calls to numbers on available DNC lists in real-time.

ClickFox

ClickFox

VIBE

www.clickfox.com

Many readers have probably heard of WebTrends, which is a provider of Web analytics for measuring and analyzing a Web site's trends, traffic, favorite links, demographics, etc. Consider the possibilities if there existed similar analytics that included not only Web, but other

communication methods such as IVR, speech systems and enterprise applications such as ERP and CRM.

We were impressed with ClickFox (and we like the name, too), which has the ability to translate complex customer interactions across multiple self-service channels - such as interactive voice response (IVR), speech recognition, Web sites, kiosks and customer relationship management (CRM) systems - into fact-based decisions that optimize channel and crosschannel business performance. By using the ClickFox customer behavior intelligence system, companies can dramatically reduce operational costs, improve customer satisfaction and revenue generation and enhance the overall interactive customer experience.

ClickFox software is unique from that of competitors such as WebTrends in its ability to map customer interactions to a business-relevant model of the system, pinpointing customer successes and failures, ClickFox claims to be the industry's first customer behavior intelligence solution for optimizing self-service systems. It provides users with the ability to visualize the "big picture" of the customer's experience, not just a small sample. One really interesting feature is that it uses patented artificial intelligence and heuristics algorithms to recommend improvements in customer-facing systems. It also provides the ability to optimize across customer interactive channels, including IVR, Web and CRM (rather than focusing on each separately).

Most current tools provide only volume and traffic statistics. ClickFox provides strategic insight that static reports cannot, while improving the ability to align system goals with business objectives, ClickFox takes the guesswork out of understanding customers' needs, not by doing random surveys or usability studies, but through an automated, aggregate look at actual behavior.

Contact Center Compliance

DNCScrub

www.dnc.com

DNCScrub provides client access to a sophisticated application that manages, on the client's behalf, the federal do-not-call registry, all state DNC lists, the Wireless Database (including daily updates on wireless portability data), Canada TPS, DMA TPS, the clients internal DNC list(s), the client's existing business relationship database, branded DNC policy for each client project and complete state and federal DNC exemption support (including applicable preemptions) for vertical market exemptions.

An example of a vertical market exemption: newspaper sellers are exempt from the Florida state DNC list but not the federal list containing Florida residents. An example of proper preemption application is in Indiana, no existing business relationships (inquiry or sale) are recognized, therefore the system will not honor EBR records in that state because federal law is less restrictive than the state law.

The DNCScrub product is unique because it is not a merge/purge mechanism; rather, the system is intelligent. It "knows" state and federal law including state and federal exemptions, EBR durations and vertical industry exemptions available to clients. The system understands the relationships between a client's EBR database and the state laws that apply to that type of a campaign as well as how it is affected by other databases such as internal DNC lists.

Clients simply check a set of boxes to inform the system what type of project is being undertaken. For example, if the box is checked indicating this is a telephone company offer, the DNCScrub system knows the state of Idaho does not recognize any EBR exemption; as a result, when processing data, the system removes prohibited records under that state's law.

The ClickFox solution can use e-mail technology to allow clients to receive an e-mail on the DNiC.com server from an authorized party and automatically

scrub the attached zip or text file, forwarding it to whomever is on their distribution list. One innovative feature is SmartSniffer, which allows clients to submit data in any format. The system is able to take any text or zip file (password included) and the system will "sniff out" the phone number and scrub it, relieving the client of the burden of formatting the data prior to submission.

Control-FI

SupportBridge Self Service

Automation & SupportBridge Self Healing Automation

www.control-fl.com

Support automation solutions are designed to prevent, detect and repair computer problems before they cause significant disruption to operations. They eliminate support desk costs through problem prevention and reduce the time required to solve support incidents through problem deflection and optimization. SupportBridge Self Service Automation is unique in that it enables customers to help themselves through intelligent analysis of the computer's registry, drivers, network connections, active and idle processes, operating system properties (memory and control panel settings) and more.

SupportBridge Self Service Automation allows customers to resolve their own computer problems without IT staff assistance. From any entry point in your support system, such as a knowledge article, Web site or e-mail, customers can access automated tasks that will detect, diagnose and resolve computer problems. If a customer requires or desires escalation, Self Service Automation can deliver information about the problem to a technician, accelerating the resolution process. Any time a user can solve IT-related issues on his or her own means more productivity, quicker resolution and less of a load on the IT staff, all of which results in lower costs by reducing IT staffing requirements,

A single-click in a Web page, an e-mail, knowledge base articles or newsgroups can activate automated detection tools to gather and correct system data and initiate automated diagnostic tools to troubleshoot problems. With another single click, customers can escalate to live assistance, "carrying" along their history; entry route details; and any telemetry, knowledge content or additional details that have been gathered, thus expediting the live support process.

What is really innovative are the automated detection tools that gather information about a customer's computer such as operating environment details, memory, the status of currently running applications, installed applications, installed devices and network devices. Additionally, system information is gathered and sent to a knowledge base for more effective searches. Furthermore, the automated diagnosis tools analyze system information to pinpoint symptoms and problems. These automated diagnostics can be tailored by the support desk to diagnose symptoms of known issues, problems or thresholds.

SupportBridge Self Service Automation tracks and reports activities in real-time. Details such as what automated content is most accessed and executed and how it is accessed, plus escalation rates, are tracked to allow real-time improvements to the support response strategy.

One important consideration in any call center is the size of the application. Many call center PCs already run resource-intensive programs, such as a CRM application, on PCs that are two to three years old and with limited RAM, so it is critical to avoid slowing or crashing agents' desktop PCs. We were pleased to discover that the automation software is smaller than 150 kb and once deployed can be automatically updated and automatically uninstalled.

Finally, we should mention the very innovative SupportBridge Self Healing Automation module which can automatically detect and repair a PC with or

without user intervention.
Now if only our PCs could automatically do our work for us, we'd be all
set.

EADSTELECOM

Nexspan

Product Family

www.eadstelecom-na.com

We were impressed with Nexspan's feature-set, which delivers more than 400
standard telephony features - far more than most competing systems. It also
provides a smooth migration path to IP by maintaining compatibility with
TDM and digital phones, but allowing the transition of existing gear to IP
sets at the user's own pace. In fact, an interesting and innovative feature
is that Nexspan has digital phone sets that can migrate from digital to IP
simply by adding a cartridge.

The suite includes four models: the Nexspan S and Nexspan L for small and
large businesses, and the Nexspan 50 and Nexspan Communications Server. We
were impressed that Nexspan systems also have embedded voice mail and
auto-attendant features, which significantly lower acquisition and
deployment costs.

Nexspan networked telephony solutions are designed with a unique and
efficient method for processing calls and distributing information across
the network. The result is a "single platform" network from which the
entire system can be managed and maintained from a single location. If
desired, all sites can have identical functionality without the time and
expense of replicating the information at each location.

The Multi-switch Original Virtual Addressing Communication System (MOVACS)
signaling protocol is a first in the industry in the way it handles
broadcast messaging across the network. Nexspan's signaling protocol is
designed so each node has a TCP connection to all other nodes, which
enables tunneling, and each media gateway "sees" all others and can
dynamically create direct connections as needed.

With Nexspan, intersite calls are routed over private links and least-cost
routing (LCR) mechanisms substitute local for long-distance calls. In
addition, Nexspan's signaling protocol can locate users anywhere in the
network, eliminating the need for global routing tables.
With MOVACS, EADS TELECOM can provide geographically dispersed locations
with applications and services from a single location. Some key features
include real-time data exchanges, uniform numbering plan (no matter whether
you're in Dallas or London) and mobile terminal integration, which means
there is no need to update subscriber tables on every node. MOVACS is
referred to as an intelligent broadcast network, meaning it can locate
users anywhere in the Nexspan network, regardless of the network spanning,
for example, from Dallas to London. MOVACS also optimizes costs for
organizations by routing intersite calls over private links and least-cost
routing (LCR) mechanisms substitute local for long-distance calls.

Eloqua Corporation

Eloqua Conversion Suite

www.eloqua.com

We previously mentioned that Webtrends is a very good Web analytics
platform designed for measuring Web traffic and statistics, but it doesn't
have any real intelligence to figure out what customers are looking for on
your Web site, and it has no ability to wrap business rules around
customers' Web site visits to perform automated tasks.
Bloqua takes Web analytics to the next level by incorporating business
rules around Web analytics. Bloqua uses a sophisticated Web site tracking
and analytics application that provides detailed reports on customers' Web

site activities to both sales and marketing front-line users, while also enabling customized communications (e.g., e-mail or Web- based chat) to the individual prospect level.

Monitoring your customers' Web site visits may sound eerily like spyware, however, what Bloqua does is determine which marketing pitches work and what online information is the most useful to customers. Armed with this information, organizations can modify or tailor their information to provide customers with what they want. Unlike spyware, which is surreptitiously installed on your PC, Bloqua merely monitors Web site logs and uses unique identifiers (such as a unique URL per **customer**) to track customers' Web site visits.

The Bloqua product line is called the Conversion Suite and consists of four modules: Sales Conversion, which contains marketing and tracking tools used by sales reps to generate leads; Marketing Conversion, a campaign and Web site tracking tool used by marketers to generate leads; Site Conversion, a system that generates realtime Web site leads via rules-based triggering and instant messaging; and Hypersite, a personalized Web site system that leverages personalized URLs to create custom content for visitors and convert offline addresses to online addresses. On top of this is CS Enterprise Edition, which enables marketers to design sophisticated programs that include direct mail, e-mail, voice mail, microsites, Web site tracking and actions in third-party software systems.

Bloqua claims its product is the first to apply real-time business rules, wrapped around all details of Web activity, to a marketing automation system. For example, a marketer is able to send a direct (physical) mail campaign, and then dynamically define an e-mail follow-up based on what the recipient does on the Web site (i.e., look at product A versus product B) as he or she responds to the direct mail campaign.

The technologies for Web site tracking, custom business rule definition, direct mail and e-mail marketing and workflow automation all existed in various forms in other technology solutions, but Bloqua claims to be the first to integrate all these aspects to create a marketing solution that allows marketers to custom-define a fully automated campaign that integrates all these aspects for much greater effect than any technology alone.

Bloqua offers some other innovative features. For example, it provides real-time delivery of personalized and relevant e-mail and Web site analytics, customized to the individual visitor level. Another unique feature is that it offers sales reps the ability to identify their customers' Web site activities, available in real-time via e-mail reports that can be written automatically into reps' CRM systems (including salesforce.com, Salesnet and Microsoft CRM).

etalk

Qfiniti

www.etalk.com

Qfiniti is a comprehensive performance impact system designed to enable enterprise contact centers to deploy proven, scalable quality monitoring and agent evaluation programs. Qfiniti provides the tools to capture telephony and desktop events, evaluate and measure those activities, coach agents and analyze the entire quality program.

Qfiniti's superb features include fault tolerance, easy system administration and Qfiniti Observes API, Additionally, it includes innovative playback features that allow supervisors to play recordings quickly and easily. Synchronized voice and screen playback ensures that both call and desktop activity can be simultaneously monitored for a complete view of agent performance. Innovative playback features including remote telephony playback, visual CTI and coaching markers and continuous playback.

Observe's monitoring options include transaction-based monitoring of voice, screens or both simultaneously. Intelligent quality monitoring can be activated via CTI triggers or desktop events such as Web access, applications or keyboard activity. Playback markers simplify quality evaluations and support advanced coaching with voice and screen annotations. Observe employs an innovative presence-based feature that notifies the system when an agent is seated and performing a recordable activity, an approach that reduces management workload and conserves IT resources. An important design feature of Observe is that it uses telephony ports for recording but not for playback, which boosts efficiencies and system capacity.

Another module called Qfiniti Advise simplifies the evaluation process and improves the precision of measurement efforts. Through automation of many basic evaluation tasks, Advise improves evaluation accuracy and reduces the time needed to ensure optimum performance quality. Advise provides several evaluation tool capabilities, including online access, automatic scoring tabulation and sophisticated scoring with weighting options, automatic failures and multiple answer types. Managers simply establish the evaluation criteria and then employ Qfiniti's tools to analyze, review and strengthen the organization's quality performance.

Five9.com

VoIP Virtual

Contact Center

www.five9.com

Five9 provides a complete hosted contact center system on-demand (ACD, dialer, IVR, CRM, chat, recording and reporting) using full VoIP over the public Internet. In essence, Five9 allows any agent to connect anywhere in the world there is broadband connection, enabling users to build an IP-based contact center without the need for hardware, software or phone lines. (Yes, you read that correctly.) Five9 hosts the voice (VoIP) as well as the data by hosting a powerful and flexible CRM application to host critical **customer** data. Essentially, regardless of whether a business is comprised of two people in a garage or a medium-sized company, Five9 will give that company the soup-to-nuts solution to build everything needed to run a contact center. Amazingly, Five9 claims to be the first and currently the only hosted contact center company to have 100 percent of its customers running solely on VoIP. Pretty impressive!

Five9 leverages SIP and Linux to offer contact centers an affordable, feature-rich contact center system that uses the public Internet to deliver substantial cost savings on monthly long-distance and voice T1 costs, in addition to all the other feature benefits of a hosted contact center system.

Five9's SIP technology was built from the ground up specifically for contact centers. This SIP technology allows for proper detection of DTMF tones for IVR menu traversal; encryption security to protect communications involving sensitive information such as credit card numbers; and quality of service (QoS) algorithms that consistently monitor packet loss and audio quality to maximize both call center uptime and voice quality over the Internet.
GN Netcom Inc.

Five9 offers a fully featured VoIP contact center system without the need for any hardware, software or phone lines. In fact, it's only $125 to $200 per agent per month for inbound only, and $150 to $300 per agent per month for blended inbound/outbound centers. This doesn't merely lower the entry-level costs for a new call center, it virtually eliminates them. Also, one very important and unique feature we don't typically see is that Five9 does not oblige customers to sign term contracts, so customers can sign on for just a month to assess if Five9 will work for them.

GN Netcom Inc.

GN 6110

www.gnnetcom.com

iPods have built a loyal fan base because of their sleek interface, ergonomie packaging and excellent functionality. It's considered cool to own and be seen using an iPod, Today, call center agents want to use the most functional headsets, but they also want the coolest-looking headsets with the best functionality. This "hip factor" also holds true for salespeople, if not more so, due to their competitive nature.

The GN 6110 may fit both bills by offering a single headset that works with both desktop and mobile phones, eliminating the hassle of juggling multiple headsets for different phones. In addition to the productivity benefit (no need to switch headsets), there is a significant cost savings when one headset replaces the need for two.

GN Netcom developed the innovative DuoLink technology, which builds upon the Bluetooth wireless protocol by adding an additional software layer to the headset. The extra layer allows the headset to pair concurrently with both a desk phone and mobile phone. An included base station, which incorporates a Bluetooth transceiver as well as the headset's charger, is connected to the landline phone.

The GN 6110 boasts an incredibly tiny form factor: it weighs under one ounce and has a diameter of only 50 mm (under two inches) when closed. When in use, a folding silver boom arm extends out of the device, providing excellent sound quality and an unmistakable "coolness" factor. The GN 6110 provides the standard Bluetooth range of 30 feet.

The unit can be left on all day without fatigue and features a talk time of four hours with a standby time of one week. Also, the headset features a reversible ear hook, allowing it to work on either ear.

Users simply press the "answer/call" button on the GN 6110 headset if either the mobile phone or the desk phone rings - there are no awkward wires and no fumbling with two headsets. Similarly, users can initiate an outgoing call by simply pressing the same button. If the headset detects the base station in proximity, it will initiate a connection to the desk phone for dialing. If it doesn't detect it in proximity, it opens a connection to the mobile phone, which can be dialed manually or, if supported by the phone, by voice command. Did we mention this product is cool?

Jacada, Ltd.

Jacada Fusion

www.jacada.com

Many companies maintain disparate databases along with several CRM packages that require the user to switch between several applications. Application complexity negatively impacts many critical areas of call center operations, from call handling times to employee training and attrition to **customer** satisfaction levels. Application complexity and incompatibility also impede upsell and cross-sell opportunities as representatives do not have timely access to a "unified view" of the **customer** 's information from various applications and databases. Even if "alt-tab" (the shortcut to switch between Windows applications) is your best friend, don't you wish there was an easier way?

Well, Jacada Fusion, just as its name implies, "fuses" applications together to deliver a simplified user interaction. Jacada claims to have developed the first robust, flexible and non-intrusive way to integrate Windows-based client/server applications. Jacada Fusion helps eliminate the costly problems arising from the complexity of applications that users must

navigate in order to accomplish even simple business tasks.

In fact, Jacada Fusion fuses all types of applications - Windows, Web and host-based and they claim to be the first to offer all three. By fusing all three major types of applications, users can deliver a simplified user interface, eliminating the need to navigate through and between applications. Jacada Fusion eliminates redundant data entry, cuts keystrokes and streamlines process steps, all of which result in driving new revenue for the business and cutting costs associated with training and employee turnover.

Jacada, Ltd.

Jacada Fusion provides a non-invasive approach to reuse that enables the core components from any application to be quickly and easily fused with the components from other systems to dramatically improve the processes that a user performs. Jacada Fusion is flexible and non-invasive, which means users need not have access to the source code or APIs of the applications to be reused. Think of Jacada Fusion as providing the "last mile" integration ot applications, or better yet/'the super glue that sticks disparate applications together" for a much more productive experience.

If you are interested in **purchasing** reprints of this article (in either print or HTML format), please visit Reprint Management Services online at www.reprintbuyer.com or contact a representative via e-mail at reprints@tmcnet.com or by phone at 800-290-5460.

For information and subscriptions, visit www.TMCnet.com or call 203-852-6800.
Companies and products to be honored in Part Il of the TMC Labs Innovation Awards include:

Kanisa - KanisaS

KnowledgeBase Solutions, Inc. - KnowledgeBase.net version 4.0

LumenVox - LV Speech Tuner

Maximizer Software Inc. - Maximizer Enterprise 8

NICE Systems - Nice Perform

Nuance Communications, Inc. - Nuance Caller Authentication 1.0

Raindance Communications- Raindance Meeting Edition

RightNowTechnologies, Inc. - RightNow Service

Rockwell FirstPoint Contact - FirstPoint Enterprise product leveraging Cisco Systems' CallManager
Siemens Information and Communication Networks - HiPath ProCenter Agile

Symon Communications, Inc. - Symon Enterprise Server (SES) (formerly Symon 2000)

Verio Inc. - NTT/VERIO PowerPlatform Hosting

Witness Systems - eQuality Vision

Tom Keating, Chief Technology Officer & Executive Technology Editor, TMC

THIS IS THE FULL-TEXT.   Copyright Technology Marketing Corporation Sep 2004

                              - end of record -
?d s5/9/2
      Display 5/9/2   **(Item 2 from file: 15)**
DIALOG(R)File   15:ABI/Inform(R)

How to be popular: Ban sales calls
Anonymous

ABSTRACT: The Federal Trade Commission's new, national do-not-call registry
seems to be the most popular government program since Social Security.
Experts predict that eventually up to 60 million Americans will register.
The American Teleservices Association trade group is suing the FTC in
federal court in Denver over the registry, and may also challenge the FCC.
But predictions of disaster for the telemarketing industry may not pan out.
The rules have several important exemptions.

TEXT: Telemarketers can't be blamed for thinking, "You don't like me. You
really don't like me" nowadays. How would you feel if, in two weeks, almost
25 million people put their phone numbers on a list of numbers the
government banned you from calling?

The Federal Trade Commission's new, national do-not-call registry seems to
be the most popular government program since Social Security. Though it
doesn't take effect until October, the FTC opened the sign-up process June
27. By July 11, some 24.9 million people had signed up. Experts predict
that eventually up to 60 million Americans will register.

As the response to the FTC's registry grew, the Federal Communications
Commission implemented a do-not-call list of its own. Earlier this year,
Congress ordered the two regulators to "maximize consistency" of their
telemarketing rules.

Each agency has its own jurisdiction. The FTC regulates the practices of
third-party teleservices firms that financial institutions use while the
FCC can directly regulate banks' telecommunications practices.
Telemarketers also have to he in compliance with donot-call rules
implemented by 32 states.

Wall Street Watch

The calling industry has been bracing for the national list for some time,
but it's still not a happy lot. By some reports, the industry could lose up
to two million jobs.

"It's the first time the federal government has taken a form of commercial
speech and told people they could opt out of it," says Tim Searcy,
executive director of the Indianapolis-based American Teleservices
Association trade group, which has 600 corporate members.

Credit cards and related products, along with telephone services, are the
two biggest product segments sold by ATA members. The registry will hurt
the credit card industry in more ways than simply reducing the pool of card
prospects who can be solicited by telephone, according to Searcy.

"This takes a bite, first, out of the number of new cards issued, and,

second, the transactions from the new cards, and also transactions from the existing cards," he says.

The ATA is suing the FTC in federal court in Denver over the registry, and may also challenge the FCC, says Searcy.

But predictions of disaster for the telemarketing industry may not pan out. Jeff Ncvins, an analyst who follows teleservices firms for Chicago-based investment research firm First Analysis Securities Corp., says the firms have already **scrubbed** their **lists** of **prospective** customers who've signed up for the states' lists, the list sponsored by the Direct Marketing Association, and in-house lists maintained by clients. Thus, the number of people on the FTC's list who aren't already on one or more of the other registries may not be that many.
"I don't think it's doom and gloom," Nevins says. "While there may be an initial flurry of consumers who sign up, it's kind of business as usual."

Also, the rules have several important exemptions. Unsolicited political and charitable fundraising is still allowed, along with **consumer** surveys. Most importantly for card issuers, under an existing **customer** clause companies can still use telemarketers to solicit anyone who has **purchased** a product or service from them in the preceding 18 months. That leaves banks free to pitch cards to millions of their customers who already have checking accounts or loans, even if they're on the DNC list, Nevins says.

THIS IS THE FULL-TEXT.   Copyright Thomson Media Aug 2003

- end of record -
?d s3/3/1
     Display 3/3/1   **(Item 1 from file: 15)**
DIALOG(R)File   15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02796944   702935541
TMC Labs INNOVATION AWARDS: PART I
Keating, Tom
Customer Inter@ction Solutions   v23n3   PP: 58-67   Sep 2004
JRNL CODE: TLM
WORD COUNT: 5646

- end of record -
?d s5/3/1
     Display 5/3/1   **(Item 1 from file: 15)**
DIALOG(R)File   15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02796944   702935541
TMC Labs INNOVATION AWARDS: PART I
Keating, Tom
Customer Inter@ction Solutions   v23n3   PP: 58-67   Sep 2004
JRNL CODE: TLM
WORD COUNT: 5646

- end of record -
?d s5/3/3-5
     Display 5/3/3   **(Item 3 from file: 15)**
DIALOG(R)File   15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02581211   343777271
Dinner, interrupted
Edwards, Jim
Brandweek v44n21 PP: 28-32 May 26, 2003
ISSN: 1064-4318 JRNL CODE: IADW
WORD COUNT: 2997

- end of record -
?d s5/3/3
     Display 5/3/3   **(Item 3 from file: 15)**

02581211 343777271
Dinner, interrupted
Edwards, Jim
Brandweek v44n21 PP: 28-32 May 26, 2003
ISSN: 1064-4318 JRNL CODE: IADW
WORD COUNT: 2997

- end of record -
?d s5/3/4
      Display 5/3/4   (Item 4 from file: 15)

02538556 277201841
E-m@il communication
Heineman, John
Communication World v20n1 PP: 14-17 Dec 2002/Jan 2003
ISSN: 0744-7612 JRNL CODE: CMW
WORD COUNT: 1890

- end of record -
?d s5/3/5
      Display 5/3/5   (Item 5 from file: 15)

01527813 01-78801
PIA disapproves of USF&G alliance
Pasher, Victoria Sonshine
National Underwriter (Property & Casualty/Risk & Benefits Management)
v101n44 PP: 15-18 Nov 3, 1997
ISSN: 1042-6841 JRNL CODE: NUN
WORD COUNT: 708

- end of record -
?d s5/9/5
      Display 5/9/5   (Item 5 from file: 15)

01527813 01-78801
PIA disapproves of USF&G alliance
Pasher, Victoria Sonshine
National Underwriter (Property & Casualty/Risk & Benefits Management)
v101n44 PP: 15-18 Nov 3, 1997 ISSN: 1042-6841 JRNL CODE: NUN
DOC TYPE: Journal article LANGUAGE: English LENGTH: 2 Pages
WORD COUNT: 708
COMPANY NAMES:
National Association of Professional Insurance Agents
USF & G Corp (DUNS:03-545-4289 TICKER:FG)
KeyCorp (DUNS:06-378-7279 TICKER:KEY)
GEOGRAPHIC NAMES: US

DESCRIPTORS: Independent insurance agents & brokers; Insurance companies;
   Banks in insurance; Affiliates; Distribution channels
CLASSIFICATION CODES: 9190 (CN=United States); 8220 (CN=Property & casualty
   insurance); 8100 (CN=Financial services industry); 7400
   (CN=Distribution)

ABSTRACT: John G. Riley, president of the National Association of
Professional Insurance Agents (PIA), wrote a letter on October 21 to Kim B.
Rich, president of USF&G's Business and Family Insurance Group in
Baltimore, expressing his disapproval of USF&G's alliance with KeyCorp.
bank to sell property-casualty insurance. According to Riley, the decision
fails to demonstrate a commitment by USF&G to the independent agents who
distribute their products.

TEXT: Don't pretend that you still love us when you don't," wrote the president of the National Association of Professional Insurance Agents, responding by letter to the announcement by USF&G of an alliance with KeyCorp. bank to sell propertycasualty insurance (see NU, Oct. 27, page 1).

John G. Riley, president of the Alexandria, Va.-based PIA, wrote his letter on Oct. 21 to Kim B. Rich, president of USF&G's Business and Family Insurance Group in Baltimore, expressing his disapproval of the alliance.

"It was with a deep sense of disappointment that I read your letter of Oct. 16... [Y]ou state, correctly, that independent insurance agents are 'the backbone of our company.' Then in your attached question-and-answer exhibit, you outline USF&G's plan to market products to small business customers of Key Bank," wrote Mr. Riley, who also is president of Riley Clay Turner Ins. Agency in Salisbury, N.C.

"This decision fails to demonstrate a commitment by USF&G to the independent agents who distribute their products. Either you are committed to independent agents, or you are not," he added.

"In our opinion, independent agents are the best distribution channel for insurance products, bar none. This has been true since the inception of PIA in 1931, and it is just as true today," Mr. Riley wrote.

"Other insurance companies agree. They have achieved great success by marketing their products through independent agents and they remain steadfast in their commitment to the American agency system. In fact, many companies which have not traditionally been oriented to them are now looking at independent agencies as an avenue to increase sales," he added.

"As believers in the American system of free enterprise, we will be making our own decisions on how to respond to your actions. We understand business and know that USF&G will do what it thinks is in its best interest, but don't pretend that you still love us when you don't," he wrote.

Mr. Riley issued a statement that USF&G's announcement "is deeply disappointing, but it comes as no surprise. USF&G has recently been very indecisive in its direction."

"This decision fails to demonstrate a commitment by USF&G to the independent agents who distribute their products," he added. "The members of the [PIA] understand business and know that USF&G will do what it thinks is in its best interest, but USF&G should not confuse the issue by stating it is still committed to independent agents when it is clearly not."

On Oct. 22, USF&G's Mr. Rich responded in a letter, a copy of which was provided by the PIA to the National Underwriter: "In this program, we are targeting the 'small' end of small commercial. We believe, for example, that the average non-comp premium per account will be less than $2,500," Mr. Rich wrote.

"Further, the market research we did on this segment indicatedstrongly-that the **customer** likely to **buy** here (through banks) is attracted to the captive agent, direct and (potential) Internet markets," Mr. Rich wrote. "Indeed, we specifically wanted to avoid **targeting** the business that our agents generally write. In fact, we will ' **scrub** ' any **prospect** **list** to exclude current USF&G customers."

"We remain firmly committed to the independent agency system and fully expect our agents to continue to be our prime source of business," he asserted. "On the other hand, we cannot ignore the changing market dynamics and the fact that a certain percentage of the population. will choose to **buy** from banks, through the Internet, etc."

"Our arrangement with Key bank is intended to explore one channel which, we believe, complementsnot competes with-our primary channel," Mr. Rich added.

Mr. Rich told the National Underwriter that although he can understand why

independent agent associations may not be pleased by the announcement, he
stressed that agents need to be looking at the premium involved in the deal
(about $75 million in premiums within five years) versus the total book of
business ($2.5 billion in premiums annually through independent agents).

"We wanted to experiment with different channels of distribution," he
explained, noting that independent agents will still remain a main channel.

The alliance with Cleveland-based KeyCorp "is not intended to take business
from the agents," according to Mr. Rich, adding that USF&G is "clearly
committed" to independent agents and the independent agency system.

THIS IS THE FULL-TEXT.   Copyright National Underwriter 1997

<div align="center">- end of record -</div>

?d s5/3/6
  Display 5/3/6 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

4352721 Supplier Number: 118445055 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**Improved software helps companies comply with do not call constraints.
(from Aeroglyph Inc.)**
Multi-Housing News, v 39, n 6, p 8
June 2004
DOCUMENT TYPE: Journal ISSN: 0146-0919 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 381

<div align="center">- end of record -</div>

?d s5/3/7
  Display 5/3/7 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

4115546 Supplier Number: 106559688 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**How to be popular: ban sales calls.
(credit card industry hit hard by do-not-call registry)**
Credit Card Management, v 16, n 5, p 8
August 2003
DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 634

<div align="center">- end of record -</div>

?d s5/3/8
  Display 5/3/8 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

4045864 Supplier Number: 102658129 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**Dinner, interrupted: A national 'Do Not Call' list might seem to put an end
   to telemarketing. But legal experts agree: it won't do nearly as much as
   you might think.**

Brandweek, v 44, n 21, p 28
May 26, 2003
DOCUMENT TYPE: Journal ISSN: 1064-4318 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3032

<div align="center">- end of record -</div>

?d s5/3/9
  Display 5/3/9 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

02826839 SUPPLIER NUMBER: 122915081 (USE FORMAT 7 OR 9 FOR FULL TEXT
)

TMC Labs Innovation Awards, Part I.(TMC(TM) Labs)
Keating, Tom
Customer Interaction Solutions, 23, 3, 58(9)
Sept, 2004
ISSN: 1533-3078   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 6121   LINE COUNT: 00512

- end of record -

?d s5/3/10
     Display 5/3/10   (Item 1 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)

10690809   Supplier Number: 106559688   (USE FORMAT 7 FOR FULLTEXT)
**How to be popular: ban sales calls.(credit card industry hit hard by
   do-not-call registry)**
Credit Card Management, v16, n5, p8(1)
August, 2003
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 609

- end of record -

?d s5/3/11
     Display 5/3/11   (Item 2 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)

10513592   Supplier Number: 102658129   (USE FORMAT 7 FOR FULLTEXT)
**Dinner, interrupted: A national 'Do Not Call' list might seem to put an end
   to telemarketing. But legal experts agree: it won't do nearly as much as
   you might think.**
Edwards, Jim
Brandweek, v44, n21, p28(4)
May 26, 2003
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3343

- end of record -

?d s5/3/12
     Display 5/3/12   (Item 3 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)

08916926   Supplier Number: 77290110   (USE FORMAT 7 FOR FULLTEXT)
**The Customers Always Write.(use of E-mail in corporate   customer
   relations)(Column)**
NYBERG, ALIX
CFO, The Magazine for Senior Financial Executives, v17, n7, p65
July, 2001
Language: English   Record Type: Fulltext
Article Type: Column
Document Type: Magazine/Journal; Professional Trade
Word Count: 2371

- end of record -

?d s5/3/13
     Display 5/3/13   (Item 4 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)

05322212   Supplier Number: 48101106   (USE FORMAT 7 FOR FULLTEXT)
PIA Disapproves Of USF&G Alliance
Pasher, Victoria Sonshine
National Underwriter Property & Casualty-Risk & Benefits Management, p15
Nov 3, 1997
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade

Word Count: 735

- end of record -

?d s5/9/13

Display 5/9/13   (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

05322212   Supplier Number: 48101106   (THIS IS THE FULLTEXT)
PIA Disapproves Of USF&G Alliance
Pasher, Victoria Sonshine
National Underwriter Property & Casualty-Risk & Benefits Management, p15
Nov 3, 1997
ISSN: 1042-6841
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 735
TEXT:
VICTORIA SONSHINE PASHER
        Don't pretend that you still love us when you don't,' wrote the
president of the National Association of Professional Insurance Agents,
responding by letter to the announcement by USF&G of an alliance with
KeyCorp. bank to sell property-casualty insurance (see NU, Oct. 27, page
1).
        John G. Riley, president of the Alexandria, Va.-based PIA, wrote his
letter on Oct. 21 to Kim B. Rich, president of USF&G's Business and Family
Insurance Group in Baltimore, expressing his disapproval of the alliance.
?SS 'It was with a deep sense of disappointment that I read your letter of
Oct. 16 ... [Y]ou state, correctly, that independent insurance agents are
'the backbone of our company.' Then in your attached question-and-answer
exhibit, you outline USF&G's plan to market products to small business
customers of Key Bank,' wrote Mr. Riley, who also is president of Riley
Clay Turner Ins. Agency in Salisbury, N.C.
        'This decision fails to demonstrate a commitment by USF&G to the
independent agents who distribute their products. Either you are committed
to independent agents, or you are not,' he added.
        'In our opinion, independent agents are the best distribution channel
for insurance products, bar none. This has been true since the inception of
PIA in 1931, and it is just as true today,' Mr. Riley wrote.
        'Other insurance companies agree. They have achieved great success by
marketing their products through independent agents and they remain
steadfast in their commitment to the American agency system. In fact, many
companies which have not traditionally been oriented to them are now
looking at independent agencies as an avenue to increase sales,' he added.
        'As believers in the American system of free enterprise, we will be
making our own decisions on how to respond to your actions. We understand
business and know that USF&G will do what it thinks is in its best
interest, but don't pretend that you still love us when you don't,' he
wrote.
        Mr. Riley issued a statement that USF&G's announcement 'is deeply
disappointing, but it comes as no surprise. USF&G has recently been very
indecisive in its direction.'
        'This decision fails to demonstrate a commitment by USF&G to the
independent agents who distribute their products,' he added. 'The members
of the [PIA] understand business and know that USF&G will do what it thinks
is in its best interest, but USF&G should not confuse the issue by stating
it is still committed to independent agents when it is clearly not.'
        On Oct. 22, USF&G's Mr. Rich responded in a letter, a copy of which
was provided by the PIA to the National Underwriter: 'In this program, we
are targeting the 'small' end of small commercial. We believe, for example,
that the average non-comp premium per account will be less than $2,500,'
Mr. Rich wrote.
        'Further, the market research we did on this segment indicated -
strongly - that the **customer** likely to **buy** here (through banks) is
attracted to the captive agent, direct and (potential) Internet markets,'
Mr. Rich wrote. 'Indeed, we specifically wanted to avoid **targeting** the
business that our agents generally write. In fact, we will ' **scrub** ' any
prospect   list to exclude current USF&G customers.'
        'We remain firmly committed to the independent agency system and fully

expect our agents to continue to be our prime source of business,' he
asserted. 'On the other hand, we cannot ignore the changing market dynamics
and the fact that a certain percentage of the population will choose to
buy from banks, through the Internet, etc.'

'Our arrangement with Key bank is intended to explore one channel
which, we believe, complements - not competes with - our primary channel,'
Mr. Rich added.

Mr. Rich told the National Underwriter that although he can understand
why independent agent associations may not be pleased by the announcement,
he stressed that agents need to be looking at the premium involved in the
deal (about $75 million in premiums within five years) versus the total
book of business ($2.5 billion in premiums annually through independent
agents).

'We wanted to experiment with different channels of distribution,' he
explained, noting that independent agents will still remain a main channel.

The alliance with Cleveland-based KeyCorp 'is not intended to take
business from the agents,' according to Mr. Rich, adding that USF&G is
'clearly committed' to independent agents and the independent agency
system. NU

COPYRIGHT 1997 National Underwriter Company
COPYRIGHT 1999 Gale Group
PUBLISHER NAME: National Underwriter Company
COMPANY NAMES: *USF and G Corp.; KeyCorp
EVENT NAMES: *380 (Strategic alliances)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *6411000 (Insurance Agents & Brokers); 6330000
(Property & Liability Insurance)
INDUSTRY NAMES: BUSN (Any type of business); INSR (Insurance and Human
Resources)
NAICS CODES: 52421 (Insurance Agencies and Brokerages); 524126 (Direct
Property and Casualty Insurance Carriers)
TICKER SYMBOLS: KEY; FG
SPECIAL FEATURES: LOB; INDUSTRY; COMPANY

- end of record -
?d s5/3/14
      Display 5/3/14   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

0017555873   SUPPLIER NUMBER: 122915081   (USE FORMAT 7 OR 9 FOR FULL
TEXT)
TMC Labs Innovation Awards, Part I.(TMC(TM) Labs)
Keating, Tom
Customer Interaction Solutions, 23, 3, 58(9)
Sept, 2004
ISSN: 1533-3078   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 6121   LINE COUNT: 00512

                    - end of record -
?d s5/3/15
      Display 5/3/15   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

15890291   SUPPLIER NUMBER: 102658129   (USE FORMAT 7 OR 9 FOR FULL TEXT
)
Dinner, interrupted: A national 'Do Not Call' list might seem to put an end
   to telemarketing. But legal experts agree: it won't do nearly as much as
   you might think.
Edwards, Jim
Brandweek, 44, 21, 28(4)
May 26, 2003
ISSN: 1064-4318   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 3343   LINE COUNT: 00260

                    - end of record -
?d s5/3/15
      Display 5/3/15   (Item 2 from file: 148)

15890291   SUPPLIER NUMBER: 102658129   (USE FORMAT 7 OR 9 FOR FULL TEXT
)
**Dinner, interrupted: A national 'Do Not Call' list might seem to put an end
to telemarketing. But legal experts agree: it won't do nearly as much as
you might think.**
Edwards, Jim
Brandweek, 44, 21, 28(4)
May 26, 2003
ISSN: 1064-4318   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 3343   LINE COUNT: 00260

                         - end of record -
?d s5/3/16
       Display 5/3/16   (Item 3 from file: 148)

13742558   SUPPLIER NUMBER: 77290110   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**The Customers Always Write.(use of E-mail in corporate   customer
relations)(Column)**
NYBERG, ALIX
CFO, The Magazine for Senior Financial Executives, 17, 7, 65
July, 2001
DOCUMENT TYPE: Column   ISSN: 8756-7113   LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 2371   LINE COUNT: 00183

                         - end of record -
?d s5/3/17
       Display 5/3/17   (Item 4 from file: 148)

09881154   SUPPLIER NUMBER: 19977346   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**PIA disapproves of USF&G alliance. (National Association of Professional
Insurance Agents; teaming with KeyCorp)**
Pasher, Victoria Sonshine
National Underwriter Property & Casualty-Risk & Benefits Management, v101,
n44, p15(2)
Nov 3, 1997
ISSN: 1042-6841   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 756   LINE COUNT: 00062

                         - end of record -
?d s5/9/17
       Display 5/9/17   (Item 4 from file: 148)

09881154   SUPPLIER NUMBER: 19977346   (THIS IS THE FULL TEXT)
**PIA disapproves of USF&G alliance. (National Association of Professional
Insurance Agents; teaming with KeyCorp)**
Pasher, Victoria Sonshine
National Underwriter Property & Casualty-Risk & Benefits Management, v101,
n44, p15(2)
Nov 3, 1997
ISSN: 1042-6841   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 756   LINE COUNT: 00062

TEXT:
       Don't pretend that you still love us when you don't," wrote the
president of the National Association of Professional Insurance Agents,
responding by letter to the announcement by USF&G of an alliance with
KeyCorp. bank to sell property-casualty insurance (see NU, Oct. 27).
       John G. Riley, president of the Alexandria, Va.-based PIA, wrote his
letter on Oct. 21 to Kim B. Rich, president of USF&G's Business and Family

Insurance Group in Baltimore, expressing his disapproval of the alliance.

"It was with a deep sense of disappointment that I read your letter of Oct. 16...(Y)ou state, correctly, that independent insurance agents are `the backbone of our company.' Then in your attached question-and-answer exhibit, you outline USF&G's plan to market products to small business customers of Key Bank," wrote Mr. Riley, who also is president of Riley Clay Turner Ins. Agency in Salisbury, N.C.

"This decision fails to demonstrate a commitment by USF&G to the independent agents who distribute their products. Either you are committed to independent agents, or you are not," he added.

"In our opinion, independent agents are the best distribution channel for insurance products, bar none. This has been true since the inception of PIA in 1931, and it is just as true today," Mr. Riley wrote.

"Other insurance companies agree. They have achieved great success by marketing their products through independent agents and they remain steadfast in their commitment to the American agency system. In fact, many companies which have not traditionally been oriented to them are now looking at independent agencies as an avenue to increase sales," he added.

"As believers in the American system of free enterprise, we will be making our own decisions on how to respond to your actions. We understand business and know that USF&G will do what it thinks is in its best interest, but don't pretend that you still love us when you don't," he wrote.

Mr. Riley issued a statement that USF&G's announcement "is deeply disappointing, but it comes as no surprise. USF&G has recently been very indecisive in its direction."

"This decision fails to demonstrate a commitment by USF&G to the independent agents who distribute their products," he added. "The members of the (PIA) understand business and know that USF&G will do what it thinks is in its best interest, but USF&G should not confuse the issue by stating it is still committed to independent agents when it is clearly not."

On Oct. 22, USF&G's Mr. Rich responded in a letter, a copy of which was provided by the PIA to the National Underwriter: "In this program, we are targeting the 'small' end of small commercial. We believe, for example, that the average non-comp premium per account will be less than $2,500," Mr. Rich wrote.

"Further, the market research we did on this segment indicated--strongly--that the **customer** likely to **buy** here (through banks) is attracted to the captive agent, direct and (potential) Internet markets," Mr. Rich wrote. "Indeed, we specifically wanted to avoid targeting the business that our agents generally write. In fact, we will `**scrub** ' any **prospect list** to exclude current USF&G customers."

"We remain firmly committed to the independent agency system and fully expect our agents to continue to be our prime source of business," he asserted. "On the other hand, we cannot ignore the changing market dynamics and the fact that a certain percentage of the population will choose to **buy** from banks, through the Internet, etc."

"Our arrangement with Key bank is intended to explore one channel which, we believe, complements--not competes with--our primary channel," Mr. Rich added.

Mr. Rich told the National Under writer that although he can under stand why independent agent associations may not be pleased by the announcement, he stressed that agents need to be looking at the premium involved in the deal (about $75 million in premiums within five years) versus the total book of business ($2.5 billion in premiums annually through independent agents).

"We wanted to experiment with different channels of distribution," he explained, noting that independent agents will still remain a main channel.

The alliance with Cleveland-based KeyCorp "is not intended to take business from the agents," according to Mr. Rich, adding that USF&G is "clearly committed" to independent agents and the independent agency system.

COMPANY NAMES: USF and G Corp.--Contracts; KeyCorp--Contracts
INDUSTRY CODES/NAMES: BUSN   Any type of business; INSR   Insurance and Human Resources
DESCRIPTORS: National Association of Professional Insurance Agents--Management; Insurance industry--Contracts; Banking industry--Contracts;

Insurance agents--Associations and societies
PRODUCT/INDUSTRY NAMES: 6411000 (Insurance Agents & Brokers); 6300000
  (Insurance); 6020000 (Commercial Banks)
SIC CODES: 6411 Insurance agents, brokers, & service; 6300 INSURANCE
  CARRIERS; 6020 Commercial Banks
TICKER SYMBOLS: FG; KEY
FILE SEGMENT: TI File 148

                        - end of record -
?d s5/3/18
     Display 5/3/18   (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

38091321 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**Special Report: Transition Management - avoiding the raw risk of expensive
  delays**
Mark Keleher, Julie Dickson and Jamie Cashman
FINANCIAL TIMES MANDATE
August 01, 2004
JOURNAL CODE: FMAN   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1745

                        - end of record -
?d s5/3/19
     Display 5/3/19   (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

32321726 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Q3 2003 Administaff Earnings Conference Call - Part 1
FAIR DISCLOSURE WIRE
November 03, 2003
JOURNAL CODE: WFDW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 4634

                        - end of record -
?d s5/3/20
     Display 5/3/20   (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

32321718 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Event Brief of Q3 2003 Administaff Earnings Conference Call - Part 1
FAIR DISCLOSURE WIRE
November 03, 2003
JOURNAL CODE: WFDW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 4206

                        - end of record -
?d s5/3/21
     Display 5/3/21   (Item 1 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2005 Institution of Electrical Engineers. All rts. reserv.

8073489
 Title: Telemarketing curbs not a boon to all
  Author(s): Sweeney, P.
  Journal: Financial Executive   vol.20, no.2   p.37-9
  Publisher: Financial Executives Inst,
  Publication Date: March-April 2004 Country of Publication: USA
  CODEN: FIEXAW   ISSN: 0895-4186
  SICI: 0895-4186(200403/04)20:2L.37:TCB;1-I
  Material Identity Number: B566-2004-002
  Language: English
  Subfile: D
  Copyright 2004, IEE

                        - end of record -

?d s5/3/22
      Display 5/3/22   (Item 1 from file: 268)

00469811 657582151 (USE FORMAT 7 OR 9 FOR FULLTEXT)
How to Avoid "Analysis Paralysis"
Waldshan, Ben; Jamieson, Barry
Mortgage Technology, v11, n5, p10-12, Jul 1, 2004 DOCUMENT TYPE:
Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 929

                        - end of record -
?d s5/3/23
      Display 5/3/23   (Item 2 from file: 268)

00345423 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Marketing firm says it goes beyond telemarketing to generate leads
Kalinoski, Glenn J
Origination News, v7, n13, p96, Sep 1998 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00535

                        - end of record -
?d s5/9/23
      Display 5/9/23   (Item 2 from file: 268)

00345423 (THIS IS THE FULLTEXT)
Marketing firm says it goes beyond telemarketing to generate leads
Kalinoski, Glenn J
Origination News, v7, n13, p96, Sep 1998
DOCUMENT TYPE: Journal Article ARTICLE TYPE: News ISSN: 1060-9318
JOURNAL CODE: BMMG LANGUAGE: English RECORD TYPE: Abstract Fulltext
ARTICLE REFERENCE NUMBER: C
WORD COUNT: 00535

ABSTRACT: Material provided by Wyer Creative Communications Inc.
(Nashville, Tennessee) makes one thing crystal clear: The company is not a
telemarketing company. The firm's efforts regarding lead generation extend
into other areas that complement its inbound and outbound telephone
communications capabilities, including: 1. data and response models, 2.
creative services, and 3. fulfillment.
TEXT:
      NASHVILLE, TN-Material provided by Wyer Creative Communications, Inc.
here makes one thing crystal clear: "We are NOT a 'telemarketing' company!"
      The firm's efforts regarding lead generation extend into other areas
that complement the company's inbound and outbound telephone communications
capabilities, including:
      Data and response models, which involve the use of " **targeted** and
scrubbed " **lists** as well as proprietary information captured during a
solicitation.
      Creative services, including graphic design, copy writing and direct
mail production capabilities.
      Fulfillment,which can include the generation of correspondence and/or
documentation as a result of a telephone call.
      "What we suggest to mortgage executives is that campaigns are not
nearly as cost effective as they were 24 months ago, if you have a single
channel for direct-to- **consumer** lending, such as mail, that is not
utilizing response models and secondary channels, such as telemarketing and
the Internet," said Steven Wyer, the president of Wyer Creative
Communications. "Two years ago there was a rather simplistic belief that if
you did a million pieces of mail, in any way, shape, or form, you would
make money. Mortgage originators need to understand that data mining is
something more than a FICO score, and that data modeling is far more
sophisticated than a zip code list.

"As we know, people make no money on leads, only on loans.You have to go from the number of leads, to the number of fully approved applicants, to offers to lend. And the last comparison is between offers to lend and closed loans.You have to be able to measure all of those ratios in order to understand the cost of leads. Only by partnering with a mortgage company can you have access to all of those numbers."

The first thing Mr. Wyer deals with is technology integration, followed by product mix. According to Mr. Wyer, a single-product, direct-to- **consumer** offer will not be as cost effective as a campaign that can utilize multiple products.

"The subprime and high LTV lenders typically do not want to involve themselves in conforming first deed originations," he said. "However, in the current low-interest rate environment, many homeowners that would be identif ed as prospects for a high-LTV second may prefer to simply refinance their conforming mortgage."

Operating hours of the mortgage firm was also addressed by Mr.Wyer. He said competition demands expanded hours of operation due to the fact that consumers want to consider their options at their convenience, not the mortgage lender's. Originators must be willing to work evenings and weekends, when consumers are most available.

Speed of underwriting, approval and closing are the final building blocks of success, but Mr. Wyer said his firm ultimately has little control over these factors, which can dramatically affect cost per loan.

"We're looking for ways to work around aspects of their system that will streamline their workflow, and to work around their technological limitations," he said.

So how well has Mr. Wyer's philosophy worked in the real world?

His firm expects to increase its gross revenue 300% this year compared to '97 levels. The client list includes Chase Mortgage, H&R Block Mortgage, Empire Funding and Amaximis Lending.

"Each one of those clients will be significantly increasing their direct-toconsumer activity in '99," he said. "We're taking them there."

Copyright Faulkner & Gray 1998

COMPANY NAMES:
Wyer Creative Communications Inc
CLASSIFICATION: 8120 (CN=Retail banking); 7300 (CN=Sales & selling); 9190 (CN=United States)
DESCRIPTORS: Bank marketing; Telemarketing
GEOGRAPHIC NAMES: US

- end of record -
?d s5/3/24
        Display 5/3/24   (Item 3 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00329281 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Demographic data help lenders work subprime market
Darsa, Deidra
Real Estate Finance Today, v15, n1, p3,7, Jan 5, 1998 DOCUMENT TYPE:
Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:
Abstract Fulltext
WORD COUNT: 00608

- end of record -
?d s5/9/24
        Display 5/9/24   (Item 3 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00329281 (THIS IS THE FULLTEXT)
Demographic data help lenders work subprime market
Darsa, Deidra
Real Estate Finance Today, v15, n1, p3,7, Jan 5, 1998
DOCUMENT TYPE: Journal Article ARTICLE TYPE: News ISSN: 0742-0021
JOURNAL CODE: BREF LANGUAGE: English RECORD TYPE: Abstract Fulltext
ARTICLE REFERENCE NUMBER: T
WORD COUNT: 00608

ABSTRACT: Savvy mortgage bankers are marketing subprime and 125 LTV loans by employing demographic analysis. Seroka and Associates, a full-service advertising agency, targets potential borrowers using **customer** profiles for 60 lender clients. Meanwhile, Norwest Mortgage Inc. sticks to its own marketing knitting. Seroka & Associates developed PrimeProspect, a targeted direct-mail program that lowers the cost of direct mail while increasing responses.
TEXT:

Headnote:

Such information enables companies to use inexpensive direct-mail marketing to prospective customers.

Savvy mortgage bankers are marketing subprime and 125 LTV loans by employing demographic analysis.

Many lenders are looking for outside assistance with their marketing efforts, while some of the majors rely on in-house skills. Seroka & Associates, a full-service advertising agency in Brookfield, WI, targets potential borrowers using **customer** profiles for 60 lender clients.

Meanwhile, Norwest Mortgage Inc. of Des Moines, IA, sticks to its own marketing knitting.

"Mortgage banking marketing is a niche that we discovered around 1980," said Chief Executive Officer Patrick Seroka. -rhe mortgage banking community has its uniqueness, and, as a result, we have focused on understanding lenders and their customers." Seroka & Associates builds its knowledge of borrower demographics by hiring marketing professionals from the mortgage banking community.

This knowledge enabled the firm to develop PrimeProspect, a targeted direct-mail program that lowers the cost of direct mail while increasing responses.

"We have developed our formula of exactly who the typical borrower is for B and C product and 125 LTV product, and what the demographic is of typical first time homebuyers," said Seroka.

Seroka & Associates conducts mailings research according to demographic profiles. By overlaying those demographics with lists **purchased** from Experian in Anaheim, CA, Seroka is able to pinpoint leads based on **customer** preferences.

Scattered mailings offering subprime products now are more affordable to lenders through PrimeProspect's demographic targeting. Many lenders have historically shied away from expensive direct mailing costs. "In the New York marketplace, we've identified a total of 1.8 million homeowners," Seroka said. "Applying the PrimeProspect, we reduce that list to 320,000, or 16 to 18 percent as being prime candidates for this particular subprime product, saving our client approximately $1.5 million in postage, printing and mailhouse charges." Specific demographic scubbing of lists not only saves money, but lenders also receive valid leads.

"The whole focus of this is to send pitches to those people who are truly candidates for the products," said Seroka. "We have taken this scrubbing process down to a very finite, intimate level to make sure we focus on those people who are going to be true prospects."

Seroka and Associates' subprime clients find PrimeProspect an integral part of a larger marketing program that may include broadcast and print advertisements.

"This is one facet of the many communications vehicles that we offer our clients," said Seroka. "We feel it is the most intense because we are so closely able to identify the prospect.

"Clients will come to us and typically query us on what is the best way to successfully launch a program," he said. "If indeed direct mail is the most effective way to go from a strategic standpoint, we would determine who is a typical borrower for that type of product."

According to Seroka, **targeted** direct mail is the best way to reach the subprime market. For instance, if a client wanted to market to first-time homebuyers, Seroka and Associates might **scrub** a **list** for financial components and direct mail to apartment renters. At Norwest Mortgage, marketers use mathematics to build a predictive model to flag people who are most likely to need a mortgage. These models measure personal data on **prospective** borrowers and their real estate.

"Predicting **consumer** attitudes is very hard to do," said Doug Rossbach, senior vice president of **consumer** sales and marketing for Norwest Mortgage. After targeting prospects using demographics, Norwest

employs a direct-mailing program that offers consumers two ways to respond: an 800-telephone number or a local branch contact. "Demographics are becoming big," said Rossbach. "In addition to modeling whom we're mailing to, we model profitability."

COMPANY NAMES:
Norwest Mortgage Inc   DUNS:00-195-6366
Seroka & Associates Inc
Experian
CLASSIFICATION: 9190   (CN=United States); 8120   (CN=Retail banking); 7200   (CN=Advertising)
DESCRIPTORS: Demographics; Nonconforming loans; Target markets; Market strategy; Direct mail advertising; Mortgages; Bank marketing
GEOGRAPHIC NAMES: US

- end of record -

```
?d s5/3/25
>>>Item 25 is not within valid item range for file 139
?s ((success?(2w) list?)(s)(prospect? or target? or lead?))
Processing
Processed  10 of  30 files ...
>>>File 20 processing for LEAD? stopped at LEADSCREWS
Processing
Processing
Processed  20 of  30 files ...
>>>File 349 processing for LIST? stopped at LISTOPATHOL
>>>File 349 processing for TARGET? stopped at TARGETSTARTADDRV
Completed processing all files
        9560293  SUCCESS?
        7915813  LIST?
        2841591  PROSPECT?
        5955048  TARGET?
       18481220  LEAD?
     S6    1063  ((SUCCESS?(2W) LIST?)(S)(PROSPECT? OR TARGET? OR LEAD?))
?s ((success?(w)list?)(s) ((prospect? or target? or lead?)(2w)list$))
Processing
Processed  10 of  30 files ...
>>>File 20 processing for LEAD? stopped at LEADSCREWS
Processing
Processing
Processed  20 of  30 files ...
>>>File 349 processing for LIST? stopped at LISTOPATHOL
>>>File 349 processing for TARGET? stopped at TARGETSTARTADDRV
Completed processing all files
        9560293  SUCCESS?
        7915813  LIST?
        2841591  PROSPECT?
        5955048  TARGET?
       18481220  LEAD?
              0  LIST$
     S7       0  ((SUCCESS?(W)LIST?)(S) ((PROSPECT? OR TARGET? OR
                 LEAD?)(2W)LIST$))
?s s6 and (purchas? or buy? or customer or consumer)
Processing
Processed  10 of  30 files ...
Completed processing all files
           1063  S6
        7146414  PURCHAS?
        7738368  BUY?
        5442569  CUSTOMER
        4912775  CONSUMER
     S8     612  S6 AND (PURCHAS? OR BUY? OR CUSTOMER OR CONSUMER)
?s s8 and feedback
            612  S8
         939378  FEEDBACK
     S9      51  S8 AND FEEDBACK
?d s9/3/1-3
     Display 9/3/1     (Item 1 from file: 15)
DIALOG(R)File  15:ABI/Inform(R)
```

02667685 471722961
Managing brand in the new stakeholder environment
Maio, Elsie
Journal of Business Ethics v44n2/3 PP: 235-246 May 2003
ISSN: 0167-4544 JRNL CODE: JBE
WORD COUNT: 4225

- end of record -
?d s9/3/2
      Display 9/3/2   **(Item 2 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)

02607352 355840831
Managing brand in the new stakeholder environment
Maio, Elsie
Journal of Business Ethics v44n2/3 PP: 235 May 2003
ISSN: 0167-4544 JRNL CODE: JBE
WORD COUNT: 4225

- end of record -
?d s9/3/3
      Display 9/3/3   **(Item 3 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)

02539969 286013841
The human-capital balancing act
Schafer, Maria
Optimize PP: 53-57 Feb 2003
ISSN: 1537-2308 JRNL CODE: PTMZ
WORD COUNT: 2430

- end of record -
?d s9/3/4
      Display 9/3/4   **(Item 4 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)

02406727 148245121
Building a successful global safety system
Walker, Larry; Smith, Les
Occupational Hazards v64n8 PP: 43-48 Aug 2002
ISSN: 0029-7909 JRNL CODE: OHA
WORD COUNT: 2282

- end of record -
?d s9/3/5
      Display 9/3/5   **(Item 5 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)

02397685 115923742
Harnessing resistance: using the theory of constraints to assist change management
Mabin, Victoria J; Forgeson, Steve; Green, Lawrence
Journal of European Industrial Training v25n2/3/4 PP: 168 2001
ISSN: 0309-0590 JRNL CODE: JEU
WORD COUNT: 13050

- end of record -
?d s9/3/6
      Display 9/3/6   **(Item 6 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)

02385157 121973771

Why the leadership bench never gets deeper: Ten insights about executive
talent development
Kesler, Gregory C
HR. Human Resource Planning v25n1   PP: 32-44   2002
ISSN: 0199-8986   JRNL CODE: HRP
WORD COUNT: 7812

                              - end of record -
?d s9/3/7
        Display 9/3/7   (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02326650 86920892
Beyond technical competence: learning to listen
Scarnati, James T
Career Development International v3n2 PP: 79-81 1998
JRNL CODE: CDVT
WORD COUNT: 1992

                              - end of record -
?d s9/9/7
        Display 9/9/7   (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02326650 86920892
Beyond technical competence: learning to listen
Scarnati, James T
Career Development International v3n2 PP: 79-81 1998 JRNL CODE: CDVT
DOC TYPE: Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1992

DESCRIPTORS: Listening; Leadership; Communication
CLASSIFICATION CODES: 2200 (CN=Managerial skills)
PRINT MEDIA ID: 46156

ABSTRACT: Listening as the basic principle of leadership is discussed.
Leadership and decision-making are defined as much by the art of listening
as by the skill of doing.

TEXT: James T. Scarnati: Warren County School District, Warren,
Pennsylvania, USA

"

Too few people, at too few levels, in too few functions, listen too little
and too late - and ignore what they hear too often, and act too late (Tom
Peters)"

In your formal pursuit of knowledge have you ever taken a course called
"Listening"? I know you haven't! It has been estimated that effective
leaders spend approximately 70 percent of their time communicating.
Interestingly enough, of that 70 percent as much as 45 percent of their
communication is in the form of listening. Few individuals are trained in
the development of listening skills. Leadership and decision making are as
much the art of listening as they are the skill of doing. Covey (1989)
prescribes a simple principle for listening: "Seek first to understand,
then to be understood." There are four basic components to the listening
process:

1 Receiving the message;

2 Focussing on the essential details of the message;
3 Decoding and grasping what the speaker is really saying; and

4 Mentally recording the essential elements of the message.

The characters portrayed in Charles Schulz's comic strip, Peanuts, provide

a vivid, if not somewhat comical, example:"

Lucy: You blockhead!

Charlie Brown: What did you call me ... a dumbell?

Lucy: I didn't say "dumbell" ... I said "blockhead"

Charlie Brown: Oh, I thought you said "dumbell"...

Lucy: That's what causes so much trouble between people today ... there's no real understanding! (Schulz, 1958)"

To comprehend a problem, no matter what the nature of the problem, listen, gather facts, and grasp a basic understanding of the situation. Listening without comprehension is of little value. The late Dr W. Edwards Deming succinctly stated, "You cannot hear what you do not understand" (McCoy, 1994). Once accomplished, analyze the information and begin the search for a solution. Many administrators have blundered into trouble by speaking when they should have been listening. Silence and listening are the antibodies that protect us from the germ of ignorance. Gathering data and analyzing the situation are crucial to making intelligent decisions. In the course of events, we may have to listen to some ridiculous conversations and choke back the smiles, but as John Bryan advises you can't just say, "'That's the silliest thing I ever heard; get on out of here!' - then you'll never get anything out of that person again..." (Safire, 1990).

How do we listen?

Like other disciplines, there are identifiable behaviors that will facilitate the listening process. Cohen and Mitchell describe the lessons learned during the Iran-Contra hearings "

One must listen to every word a witness utters, detect hesitation, voice inflection, and nuance. It is critical to observe witnesses as they testify, because their movements, particularly their eyes, often reveal more than their words (Cohen, 1988)."

I'm not suggesting that you treat every person as a witness, but I am suggesting that listening requires attention to detail. Listening demands more than hearing, it requires the use of your sight, voice, and feelings - they are all interrelated in the process called listening. The late Anthony Eden, Winston Churchill's long time colleague, described one of Churchill's greatest leadership traits as listening. Churchill was always accessible. He characterized Churchill's strength as always being ready to listen to new ideas without premature bias or criticism. Churchill is noted for making his guests feel they were the most important persons in the world. In fact, he made people feel as if he were lucky they stopped to talk to him. He focussed his attention and listened as if the speaker were the high point of his day. Churchill didn't fidget or squirm in his chair, glance at the clock, or give other nonverbal messages of impatience.

Tips for better listening

Leaders must work, and it is hard work, to improve our listening skills. The hackneyed saying, "bite you tongue" is still applicable for today's successful leader. Suppressing the urge to talk requires self discipline. Try these few simple rules to enhance your listening skills:

- Concentrate on listening to the other person from their point of view. Pay attention and keep an open mind. Listening requires physical as well as mental energy.

- Listen first for the major points and then listen for the facts that give them credibility. Pinpoint the key facts. In a brief format, make notes of the key facts.

- Keep your mind on the speaker and don't let it drift.

- Make and maintain eye contact. Let people know they have your full attention.

- Let the person talk. You know what you're thinking but you don't know what the other person is thinking. Withhold judgment until the speaker is finished.

- Be observant. Nonverbal messages are often as important as verbal messages. Focus on the area around the eyes and hands. They are the most expressive area for sending nonverbal messages.

- Occasionally, provide summary **feedback** with a recapitulation statement to make sure the person said what you think she or he said (i.e. What I hear you saying is...). Ask for details and clarification as needed. Otherwise, be frugal with your questions.

- Minimize distractions and interruptions. (i.e. phone calls...). Unless necessary, don't interrupt the speaker.

- If possible increase the comfort level by removing physical barriers such as desks, tables...

- Control your emotions and be objective. Learn not to react to the meaning of emotionally charged words. You want to receive a message, not argue a point.

- Listen for meaning beyond the spoken words. Sometimes meaning is found between the lines and not in what is said.

- Demonstrate patience. Many people are not articulate and have difficulty expressing ideas.

- Reschedule the meeting if you run out of time. Don't keep glancing at the clock. It's a dead give away that you are not listening.

Be swift to hear
New administrators must quickly learn they can collect more information by listening than by talking. "Be swift to hear, slow to speak" is written in James I:19. Opening your mind, your ears, your eyes and your heart while closing your mouth is a winning combination for listening.

Sherlock Holmes is one of my favorite fictional characters, because he is observant and he listens. Holmes listens intently and gathers small pieces of information from various sources, which he eventually synthesizes into an overall picture of events - much like constructing a mental picture puzzle. Rid yourself of those obstacles and distractions that inhibit effective listening. In many cases a fitting aphorism is, "You can always tell a group of administrators, but you can't tell them much." Remember, no matter what you heard about being an administrator or manager, nobody ever got fired for listening and nobody ever learned much by talking. Leadership is first the art of listening and then the art of talking. Robbins addresses the problems in developing listening skills:"

Many of us are poor listeners, because listening is difficult and because it's usually more satisfying to be on the offensive. Listening, in fact, is often more tiring than talking. It demands intellectual effort (Robbins, 1989a)."
The listening gap

Listening is a physically and psychologically fatiguing task. We live in a society that obtains most of its sensory input by means of sight. Many people don't know how to listen because the eye is victorious over the ear in the constant competition to provide stimuli to the mind. The fact is that we are visual beings with about 80 percent of our learning occurring through sight. Although not often realized on a conscious level, another reason listening is difficult is mechanical. "The average person speaks at a rate of 150 words per minute, whereas we have the capacity to listen at the rate of over 1,000 words per minute" (Robbins, 1989b). This leaves a mental deficit equivalent to a "distraction zone" of about 850 words per

minute. With the processing rate appreciably higher then the sending rate, self discipline and concentration are required to keep the mind from wandering. Such a discrepancy makes it difficult to discipline ourselves to stay on task, block out distractions, and focus on listening. Contrary to popular perception, to be a productive listener takes a great deal of mental effort.

Intelligent people can sometimes be the dullest of speakers. Why do you think most people get bored and forget what is said at lengthy meetings that are strictly presented in a verbal format? The next time you attend such a meeting look around the room and observe the vast number of people who look as if they are daydreaming. The average attention span of most individuals is relatively brief. The listening gap results in listeners forgetting up to 75 percent of what they heard within a 24 hour period. Listening is a complex skill that must be given constant attention if we are to master the skill and assume the label of leader.

Listening, an essential **customer** skill

In the future, "The successful **leader** will have not the loudest voice, but the readiest ear" (Bennis,1993). Empathetic, active, and interested listening is a key to **success** . Empathy means **listening** from the other person's point of view and active listening means being involved in the listening process. This is highly recognized but not universally valued by all levels of our society.

The business world allocates a vast amount of financial and human resources for listening to customers. Marketing firms are continually conducting **customer** surveys and opinion polls in the hope of identifying future needs and public trends. Listening to the **customer** and translating what is heard into an action plan is a mark of a successful organization. The **customer** 's point of view is the only point of view if success is to be achieved. The public sector may believe it has different parameters, but in fact, it does not. Public officials must work even harder at listening than their private industry colleagues.

Our society is in a constant state of flux and leaders must learn to listen closely to the changing needs of their customers. Administrators should heed Tom Peters as he provides a special note about listening:"

First among equals is listening to customers, with an ear to their practical, application-oriented needs. ... Since it must be practiced if we are to survive, it will become a mindset and a way of life for everyone - or else (Peters, 1987)."

His message is relevant and must be ingrained in every administrator. Ross Perot reinforces the message on how to posture for the future "

The watchword will be: "Listen, listen, listen" to the customers and the people who are actually doing the work (Perot, 1988)."

It doesn't cost a cent to listen and while in the process of listening the outcome may be learning something that will improve the product or the organization. Ignore your customers and you ignore your business. If you do not listen and are not responsive to customers' needs, someone else will quickly fill the void. The voice of the **customer** in both the private sector and the public sector must be the center of your universe.

References

1. Bennis, W. (1993, An Invented Life, Addison- Wesley, Reading, MA, p. 107.

2. Cohen, W.S. and Mitchell, G.J. (1988, Men of Zeal, Viking Penguin, New York, NY, p. 142.

3. Covey, S.R. (1989, The 7 Habits of Highly Effective People, Fireside, New York, NY, p. 237.

4. McCoy, R. (1994, The Best of Deming, SPC Press Knoxville, TN.

5. Perot, R.H. (1988, "How I would turn around GM", Fortune, Vol. 117 No. 4, pp. 44-9.

6. Peters, T. (1987, Thriving on Chaos, Alfred A. Knopf, New York, NY, p. 145.
7. Robbins, S.P. (1989, Organizational Behavior, Prentice-Hall, Englewood Cliffs NJ, p. 274a&b.

8. Safire, W. and Safire, L. (1990, Leadership, Simon & Schuster Inc., Fireside, New York, NY, p. 132.

9. Schulz, C.M. (1958, A Kiss on the Nose Turns Anger Aside, Holt, Rinehart and Winston, New York, NY.

- end of record -
?d s9/3/9
     Display 9/3/9   (Item 9 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01736952   03-87942
How your employee communications programs can boost productivity and pride
Howard, Carole M
Public Relations Quarterly v43n3   PP: 15-23   Fall 1998
ISSN: 0033-3700   JRNL CODE: PRQ
WORD COUNT: 6739

- end of record -
?d s9/9/9
     Display 9/9/9   (Item 9 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01736952   03-87942
How your employee communications programs can boost productivity and pride
Howard, Carole M
Public Relations Quarterly v43n3   PP: 15-23   Fall 1998   ISSN: 0033-3700
JRNL CODE: PRQ
DOC TYPE: Journal article   LANGUAGE: English   LENGTH: 9 Pages
WORD COUNT: 6739
GEOGRAPHIC NAMES: US

DESCRIPTORS: Employee relations programs; Managerial skills; Guidelines;
    Internal public relations
CLASSIFICATION CODES: 9190 (CN=United States); 2400 (CN=Public relations);
    6100 (CN=Human resource planning); 2200 (CN=Managerial skills); 9150
    (CN=Guidelines)

ABSTRACT: No matter what support managers get from their Public Relations
and Human Resources colleagues, the ultimate responsibility for healthy,
productive communications within an organization rests with managers
themselves. The reputation of any organization is determined by 4 factors:
1. the quality of products and services, 2. the commitment and **customer**
-orientation of employees, 3. the mission and values of the organization,
and 4. the consistency and relevance of communications, outside and in.
Changing behavior, or preserving the behavior one wants, is what employee
communications is all about. Guidelines for improving employee
communications are discussed.

TEXT: You may be reading this article because you have decided that it is
up to you to "bell the cat." If you have children or long memories, you
will know that I'm referring to the fable of the timid mouse who was the
only one who had the nerve to confront the group and get to the crux of the
issue. It happened after a little band of mice had held a meeting to
discuss their terrible problem with a cat who was eating up their children.

After much deliberation, the mice had decided that the solution was to tie a silver bell around the cat's neck to prevent him from creeping up and surprising them. Everyone thought this was a wonderful idea. But it was the smallest, most timid mouse who asked,

"Yes, but who will bell the cat?"
Who indeed? Who's responsible for employee communications in your organization? No matter what support managers get from their Public Relations and Human Resources colleagues, the ultimate responsibility for belling the cat - for healthy, productive communications within your organization - rests with managers themselves. Employee communications is not rocket science. Much of it is common sense. But that's okay. As George Washington Carver said, "When you do common things in an uncommon way, you will attract the attention of the world. " In any case, too much of the common sense related to internal communications is not practiced often enough.

Why do we care about improving our internal communications? Because employees are our best ambassadors or our loudest critics, depending on how fast they get relevant information and the context in which it is received.

Sometimes we think we can avoid giving out information at all, and duck the whole issue. There was a marvelous cartoon in The Wall Street Journal a few years ago that showed a group of managers sitting around a conference table. The chairman said, "Then, gentlemen, it is the consensus of this meeting that we say nothing, do nothing, and hope it all blows over before our next meeting." The problem with this approach is that we also communicate when we say nothing. Intended or not, giving out no information sends messages like, "I can't trust you with this information," or, "You are not important enough for me to waste time telling you this stuff." As New York Times reporter Tom Friedman put it, "Sometimes the news is in the noise and sometimes the news is in the silence."

Saying nothing also gives the grapevine a great opportunity to disseminate inaccurate information. As Winston Churchill once said, "When the eagles are silent, the parrots begin to jabber."

The reputation of any organization is determined by four factors: First, the quality of your products and services. Second, the commitment and customerorientation of your employees. Third, the mission and values of your organization. And fourth, the consistency and relevance of your communications, outside and in. Remember, though, that the goal is not communications for the sake of communications. Rather, it's communications as a tool to help achieve your business goals - and these days, in many organizations, cultural change goals. After all, changing behavior, or preserving the behavior you want, is what employee communications is all about.

Supervisors have the toughest job in any organization. They are, as James Lukaszewski put it so well, "half boss and half employee." Unfortunately, supervisors are the group most often left out of the communications loop. When that happens, a terrible schizophrenia can result as they struggle to answer questions from employees while failing to get answers from the bosses above.

(Photograph Omitted)

Captioned as: Carole M. Howard

It takes enormous effort to include supervisors as an integral component of the communications effort. But to succeed in developing and transmitting a consistent message, it's absolutely essential.

So that's Tip #1: Make supervisors the most important link in your communications chain. Study after study shows that employees' first choice as a source for information is their own supervisor. Management is second. Print comes after people. That's true all over the world, regardless of country or culture, from San Francisco to Sydney, Asia to Africa.

And it's interesting that employees are pretty clear as to what kind of information should come from whom. They expect their supervisors to know the details of their daily jobs and operations. And they want management to provide the bigger picture and strategic vision.

To support supervisors in this key role, provide them with talk-from papers, expected questions and answers, and background information. These materials will help give them confidence and also assure message consistency throughout your organization.

Tip #2 follows naturally: Make face-to-face communications the backbone of your internal communications strategy. Too many organizations are media rich and face-to-face poor. Henry David Thoreau said, "It takes two to speak the truth - one to speak and the other to hear." You can't ask for clarification or exchange ideas with a piece of paper. Face-to-face sessions give people the opportunity to ask questions, offer opinions, give and receive **feedback** --unique advantages over even the best publications, video programs and slide shows. Elvis Presley once said of rock 'n' roll: "I don't think it'll ever die completely out, because they're going to have to get something to take its place." Same with face-to-face communications. To date, nobody has come up with anything better than people talking and listening to each other. It's the cheapest, fastest, most personal and most interactive medium we've got.

One-on-one discussions. Small group meetings. Larger gatherings with senior management. Quarterly results sessions. Town Halls. Product fairs. Annual state-of-the-business sessions. Guest speakers from other departments or divisions. With face to face, ideas flow up, down and sideways, and teamwork improves throughout the organization.

Tip #3: Make MBWA really work, rather than just a slogan. We've all heard of MBWA: "Management by Walking Around." Management's being visible in the hallways and in the cafeteria can greatly enhance employees' feelings about their accessibility. But MBWA won't work at its best if the boss strides along too quickly or just says hello and continues on.

Here are three hints to make MBWA really work: First, set aside a half-hour or an hour to MBWA every week. Block it out on your calendar, and then treat it as seriously as a must-attend meeting. Second, tell your staff that you are going to be walking around, asking them how they are doing and what's on their minds. That way they won't be intimidated when you walk into their office, or their work space, and start asking them questions out of the blue. Third, don't ask closed questions that can be answered by "yes" or "no." Get a real conversation going by asking open questions that start with "what" or "how" or "why." For example, "How do you think we could improve our results on the xyz project?"
The next time you're sitting at your desk drowning in paper, try some MBWA instead. You can't drive the bus from the back seat. So get out and about, listen to your people, and you may be surprised at how much you learn.

Tip #4: Harness and feed the grapevine. It is a vital part of any organization's communications efforts, whether or not we like it. So make an effort to feed the grapevine accurate information.

One way is to identify opinion leaders in various work groups, departments, plants and divisions. Visit Quality Circle groups and other standing committees and chat informally with them. Eat in the cafeteria instead of the executive dining room. Behavioral science studies show that about 10 percent of a group has a major impact on the opinions of others. Get to know the people in your company who have that kind of influence on their fellow workers' opinions. They are key links to the grapevine, so make sure they know what's going on.

Another way is to make it an agenda item at every one of your staff meetings to ask what's being said in the halls and what rumors are circulating in the cafeteria or on the shop floor. If the rumor is accurate, confirm it. If it's not, correct it. Your willingness to face the issues that are on employees' minds will open up the communications channels between you and your people. And it will dramatically improve the

accuracy of the oral and electronic grapevines.

Another tip: Never dismiss office jokesters. There often is a great truth in humor - and occasionally great wisdom.

Above all, never shoot the messenger. If you hear something bad - about yourself, about your department, about the company - make a point to thank the bearer of the news, preferably in front of others: "Wow, it hurts to hear that - but I'd much rather know than not, so thanks so much for telling me."

Tip #5: Don't be embarrassed if you're afraid to get up in front of a crowd -everybody else is too. Most of us are not natural communicators like Lee Iacocca, Ronald Reagan or Bill Clinton. In fact, The Book of Lists ranks fear of public speaking ahead of death, flying and loneliness. So a certain amount of apprehension is very understandable. After all, it takes an unusual set of skills to confidently articulate your organization's goals and plans with precision, pride and passion. The task is even more difficult when the topic is a budget cut, layoff or plant closing. Usually spokespersons are made, not born. It takes practice to get comfortable leading meetings and speaking in front of others.
The good news is that successful actors and actresses say they never could perform as well as they do without a certain amount of stage fright, which gets their adrenaline going. Also, you're probably better than you think. And there are lots of ways you can get better still - at listening, soliciting tough questions, not being defensive in the answers, framing your answers from the questioner's point of view, and leading effective meetings that encourage open discussion but don't waste everyone's time.

To build your confidence or hone your skills, take some formal courses in presentations training, either at work or at a local college. Join Toastmasters. Ask a few colleagues you trust to give you **feedback** after a meeting or a major presentation. The problem is, the higher up you get in an organization, the fewer people will tell you the truth. So you may have to convince people you really do want to hear the truth. And I hope you do. Remember how much former New York City Mayor Ed Koch learned when he stood on the subway steps and asked his constituents "How am I doing?"

Developing your presentation and spokesperson skills is good for your career, too. If you want to advance to top leadership jobs, these skills are crucial. Not only for talking with employees, but also to customers, shareholders, Wall Street analysts, suppliers and all the other publics whose approval is so vital to your organization's success.
Tip #6: Print is NOT dead. Yes, face to face is best. But print, audio-visual and electronic communications still are useful, especially to reinforce face-to-face messages.

But all company communications have to be well done, because people will be judging them by the professional magazines, TV programs, films and home pages they see off the job. Little things like poor pictures can kill you. Or too many pictures of top management. Or pictures of people shaking hands and getting awards - the classic "grip and grin" shots. Same with those group shots with everyone lined up and facing the camera the "Al Capone shots." If someone has won an award, take a picture of him or her doing whatever resulted in the honor - not just standing there staring at the camera.

Another no-no: Pictures with faces so tiny you can't recognize who's in them. Never let your publication or web site or AV program show a face smaller than a quarter. And remember that pictures should not only show something but also say something. They need to send a message so clearly that viewers who don't even know or care about the people pictured will get something from the photo.

And watch those words. Too often the minute we sit down to write a business message we freeze and start sounding more like a machine than a person. Write as you talk. Don't call the company "it" you and your people should think of your organization as "we, you and us." Remember that the two most successful words in advertising copy are "you" and "free." It may not be

easy to use "free" all that often with employees in the business world, but "you" should be a regular word in your copy. Write in the first person, using words just like you'd explain it to your spouse at home or a friend on the train. "I thought you would like to know..." rather than the impersonal, "It has come to my attention that..." Or, "We're proud to tell you that our **customer** service index reached a record high this month, and we thank you for everything you did to make that happen..." rather than, "The company has announced that..." When you're writing, don't think of your audience in the mass. Instead, think of a typical individual on your staff and write as if you were talking to him or her.

Lee Iacocca was a master at communicating with all levels of his staff. His advice: "It's important to talk to people in their own language. If you do it well, they'll say, 'He said exactly what I was thinking."' The Zen masters also have a good approach: "Tell me what window you're looking through and I'll tell you what you see." It's crucial to appreciate your audience's viewpoint in order to understand how they'll react to your message. The key word is benefit. If you can enunciate the benefit to each individual's life or career or family, you'll turn a nod of agreement into a spark of interest -and, ultimately, action. People listen in terms of their own lives. What are you telling them that will make their lives easier, richer or more rewarding?

Don't feel bad if you don't get it right the first time. There's no shame in having to revise a piece. In fact, William C. Knott said in The Craft of Fiction, "Any fool can write. Only a writer can rewrite." And remember that when a piece is boring, it's almost never the topic. It's usually the fault of the writer or speaker.

Another barrier to good information exchange: Organizations that become so enamored with e-mail and intranets that they forget some of their people have no access to their own PCs. The jury is still out on whether employees will make the effort to stop at kiosks to log on, no matter how conveniently located they may be. So before you quit publishing your internal newsletters, magazine and the like, and transfer them all to your intranet, make sure everyone has easy access. Tip #7: Don't try to get too many messages across. Most of us are guilty of trying to say too much about too many things. Better to concentrate on one or two - or at most three -- priority messages and repeat them over and over again.
Frequency and consistency are key to getting your message understood, accepted and acted upon. As you're planning your next meeting, ask yourself what you'd like your employees to answer if they're asked afterwards by a friend what that meeting was about. If your agenda covers the waterfront, they may not come away with any singular message. Pretend your meeting will be covered by a reporter who needs to write a summary of your key messages in the first paragraph, and put a headline over that story. What headline would you want written about your meeting? What's your most important point? Figure that out well before the meeting - and then repeat and reinforce it over and over again.

In 15 words or less, what is the essence of your message? Use that as a summary at the end of your meeting. An association of black universities has a marvelous fund-raising theme- "A mind is a terrible thing to waste." Well, so is a message. Don't have so many that they get mixed up in people's minds. Or, as one clever person put it, "Make sure you don't have more planes in the air than you have runways to land them on."

Back in the days of the Roman Empire, Cato the Elder ended every speech to the Roman Senate, regardless of subject, with the line, "Carthage must be destroyed! " Session after session. Year after year. Foolish, we might think. But history records it was Cato who caused the armies of Rome to march on the great city of Carthage and win a terrible battle there.

Which leads me to Tip #8: Concentrate and target your communications efforts. You don't have the time and energy to tell everything to everybody, and they don't have the desire to hear it. Prioritize your audiences and your messages. Then deliver them with consistency and frequency. Advertising research teaches us that it takes between five and seven appearances of a TV commercial or print ad before your target

audience even notices it. So you need to repeat your messages over and over in order to cut through the clutter in people's minds.

"Clutter" is a term that comes from the advertising world as well. It refers to the confusion caused by too many ads appearing together on TV, radio, in print or on an internet site - so many that nobody in the audience remembers which was which or what they were selling. How many salespeople could you remember if you spent a day interviewing 475 of them? Yet 475 is the number of sales messages that appeared on a local TV station in New York one day recently when a friend of mine was counting.

It's the speaker's job to grab your attention and hold it. To sell the ideas. To make the words sing. To make the thoughts relevant. To deliver an emotional jolt so the audience is moved to do something differently. To get your key messages across, set a few priorities, concentrate on a few themes, and communicate them clearly and often - with passion. And, as any parent, salesperson or lover knows well, asking once is not enough. Repetition is your only chance to cut through the clutter.

Tip #9 - Tell 'em what they want to hear. You'll be most successful if you always have the "me" factor up front in your communications. Staff at your facility basically want to know five things: First, in what areas are we doing well? Second, where do we need to do better? Third, how do I fit into the picture? Fourth, what are others doing that I can learn from? And fifth, if I do well, what will be my reward? (Actually, that one probably comes first!)

Organizational messages that concentrate on the benefits to the company - even to the all-important customers and shareholders -- without the "What's in it for me?" clearly stated - run the risk of being ignored.

I heard a story about a minister who learned that lesson the hard way. His church was empty most Sundays, so he put up a sign out front that said, "If you are tired of sin, come on in." A few days later another message appeared below it in lipstick: "If you're not tired of sin, phone 555-5156."

Tip # 10 - Tell 'em what you want them to hear. If I were to walk in to your office or facility tomorrow and ask several of your employees what the most important priorities are in your business, would I get the same answer from everyone? Do all of your direct reports know what your number one priority is right now? Or your boss's? I know a major international manufacturer that today has 16 corporate priorities - and, I would argue, with so many they may as well have none.

All great leaders have a clear vision of what they want to achieve. And all great leaders excel at communicating that vision to their people. Simply. Clearly. Frequently. They know that communication is such a powerful tool that they never would delegate responsibility for it solely to the Public Relations or Human Resources departments.

It's easy for you to see the big picture, because you know the context in which you are setting objectives, defining and articulating strategies. But your people may see only pieces, with no pattern or cohesion. The meaning of things washes out. Or everything means the same - equally important or equally trivial.

I'm reminded of the story of the little girl in art class. The teacher asked her what she was drawing. With a very serious expression on her face, the little girl said she was drawing a picture of God. Her teacher was horrified. "You can't draw God," she said. "Nobody knows what God looks like." Said the little girl: "They will when I finish my picture." Leaders need to communicate their vision clearly - not merely as an abstract impression but as a realistic, clear picture.

Your employees need to know what the most important priorities and values are in your organization so that they will make the right decision when they come to a crossroads. And you need to know they know that so you won't be surprised or upset by some decision they make when you're not around. So, for example, is safety a more important value in your company than

cost-savings? Sure we all need both - but if I have to make a choice in a crisis, which way do you want me to go? What about the environment? Or diversity? Or **customer** service? Just where do they sit in the priority list and does everyone know?

How many employees really understand what your organization does, how you do it, and where you get most of your profits? They need to, to make the best decisions on a day-today basis, as they're doing their jobs.

A recent article in Ragan's Journal of Employee Communication Management said that 56 percent of employees and 25 percent of managers are not sure of the annual sales at their site. Think about that: One manager in four doesn't know how much revenue his or her facility makes for the company. And 28 percent of employees and 12 percent of managers were not sure if their company's earnings have gone up or down in the last three years. So what? Well, they'll be unable to make informed and intelligent decisions on behalf of their company, a particularly damaging result when most organizations are pushing responsibility down, and expecting more responsive **customer** service and faster cycle times. They'll be unprepared to react when their organization is overtaken by the competition they don't know anything about. And they'll be blindsided if the company reacts to that competition with downsizings or plant closings. Employees can't help you solve problems they don't know exist!

What about your orientation program? Does it do the best possible job of communicating your organization's goals, values and priorities to new hires? It should, because new staff are really interested in learning and you want to start them off in the right direction. You might want to borrow an idea from the president of a French company who meets with all his new hires for an informal lunch after they've been on the job six months. They get face-to-face information from the top, and he benefits from their **feedback** -- early enough in their careers that they're still telling the boss the truth! Seriously, when you consider the cost of hiring and training new staff, the investment in a lunch every six months really pays off.

Tip #11: While you're thinking about better communications, plan not only what you're going to say differently but also what you're going to do differently. We can talk all we want but it's really our behavior that communicates what we are and what we mean. We build credibility more by what we do than what we say.

A recent column in The Wall Street Journal put it very well: "Every manager's best remembered teachings come at unexpected times - a compassionate hand on the shoulder; a supportive comment when the politically safe course is silence; a word of encouragement when criticism might easily be justified; a selfless distribution of credit in front of people who make a difference. When all is said and done, managers influence their employees less by what they say than by what they do.... If you accept this premise, then you also will recognize that managers are primarily in the teaching business."

Ask yourself what your organization needs to accomplish over the next six months or year to meet your goals. Talk to your staff and ask them the same question. Find out if your answers match. If they don't, talk about it together until they do. Lay out your vision, and get others' **feedback** . Make clear how you will measure results - and get agreement on what success will look like when it comes.

Let's say **customer** service is a major issue. How can you inspire your employees a little bit differently? Instead of your just talking about it, why not invite some customers in to tell your staff what they like best about the way you do business, and what they don't like? You might also want to ask them for examples of superior service they received at other companies, something that made them really sit up and take notice.

Or what if you're worried that your organization is too internally focused? Maybe a Product Fair that showcases not only your products but also those of the competition would give people a new perspective. If you do business

around the world, include examples from other markets as well as here at home. As parents and teachers have known for years, sometimes show is much more persuasive than tell.

Another suggestion: Review with your staff what companies made Fortune magazine's "most admired" list - and why. Who dropped down in the rankings -and why? What are the least admired companies - and why? If your key goals and messages include innovation, quality of management, employee talent, quality products and services, long-term investment value, financial soundness, social responsibility or use of corporate assets, listings like those in Fortune, Forbes, Business Week and your industry's trade press can be helpful learning tools.

If your business has been going through troubled times, look hard for positive news worth sharing. And take time out to celebrate your successes, however small they may be. If your employees have been hearing too much bad news for too many months, they need a chance to feel good about themselves and the company. Even if you have miles to go to fix all the problems, watch for visible signs of progress. Then stop and pat your people on the back for those successes. If you wait to celebrate until everything is 100 percent perfect, you may never celebrate -- because in today's competitive world there is no end to improvements we all need to make. Excellence is a moving target. So pause regularly to appreciate your successes as you go. And don't forget your employees' families. Their support is vital at any time - but especially so in troubled times when your staff may be working extra hours, foregoing bonuses or raises, and facing high stress at work all day. In these situations, take time to thank the families as well - in a letter, with a family picnic at your facility, or whatever.

Tip #12 - Match your communications programs to your corporate culture, values and organizational style. Communicators talk a lot about the value of the "waterfall theory," where the boss gets his or her direct reports together and tells them the news, they in turn get their staffs together to pass the word, and so on down through the organization. That works well in a large organization, especially one with rigid hierarchical boundaries. But in a smaller, less formal organization it's probably better just to get everyone together in one room and have the boss fill them in on what's going on.

Another example: Humor is a very healthy way to reduce stress. If you have casual Fridays and it would be natural for your organization to lighten up a bit, why not have a "Funny Outfit Friday" or an "Ugly Sweater Wednesday." Or organize an Employee Appreciation Day, where the bosses serve the staff free pizza or ice cream at lunch.

If your company claims to be family friendly, how about a Family Fun Day when employees can bring their families to a special outing like a circus, zoo, baseball game or theme park? And what about making "National Take Our Daughters to Work Day" a "Take our Children to Work Day," and make a special effort to give your young visitors learning opportunities that are both educational and fun?

Tip # 13 - If your company is "going global," make sure your internal communications strategy matches your business strategy. It may well be appropriate for multinational companies with autonomous subsidiaries and independent strategies in each market to concentrate their communications on local plans, products, people, customers and competitors, with less emphasis on corporatedriven topics. On the other hand, global companies which operate as one business will want to be sure similar messages get communicated worldwide.

Thinking and acting globally involves sharing best practices, identifying successful products that can be adapted across national boundaries, eliminating duplication of effort, and capitalizing on economies of scale. Global organizations may require broader communications that foster teamwork and break down artificial walls, both geographical and organizational.

If your company is highly centralized, it might be a good idea for senior management to travel to key offices around the world explaining the

organization's goals and priorities - in effect, an internal "road show" for employees, with executives making presentations and answering questions, similar to what's done when a company is selling stock. On the other hand, if the business is organized on a regional basis, the regional head may be the right executive for that overall strategic vision session. The good news about "going global" is that most of the communications strategy and media you are using in the United States and Canada are equally successful in international countries - in some cases more so, because they have not been overused or lost their credibility. And technological advances from broadcast faxes to global video conferencing, e-mail to voice mail networks, are making it as convenient to communicate over oceans as across town. Of course, modifications will be necessary · based on local customs and culture. In some countries in Asia, workers are not likely to stand up in an open forum to ask tough questions of the boss lest they display a lack of respect. Yet they will have the same concerns -unvoiced and therefore unresolved-as any other person around the world. So the meeting leader needs to either raise sensitive issues himself or arrange ahead for another senior executive to ask the hard ones. And in Europe, breakfast sessions with the boss may not be popular in countries where early hours and "power breakfasts" are unheard of.

An important step is to hire locally whenever possible. Rather than transplanting too many Americans, hire and train local staff. You will do much better if your employees speak the local language and live the local culture. Workers are more inclined to raises issues and be candid with managers from their own country, and nuances will not be lost in translation - both keys to nurturing an open communications climate. As well, having local staff avoids the issue of whether or not your local employee publications, videos and so on should be in the local language. They automatically will be because you're doing business in the local language.

Tip #14 - Take advantage of technology, especially for late-breaking news. For generations, employees have asked that they hear company news first from the company and not from a newspaper story, radio or TV report. Now we can add the internet to that list. In the past, when print was our main distribution vehicle, that goal sometimes was hard to achieve. But today's technological tools make it inexcusable for organizations not to meet this obligation, even when staff are dispersed around the world.

Broadcast fax capabilities allow you to fax hundreds of locations at once. E-mail can be accessed via the internet or internally established intranets. Voice mail is not only fast but also personal. And global video conferencing is available almost everywhere in the world, at commercial locations if your organization's usage does not warrant dedicated on-premises rooms.

More and more, senior executives are using e-mail to receive messages directly from their staff, unfiltered by supervisors or secretaries. This is open communications as its purest -- perhaps even more candid than face-to-face, because employees may be more willing to raise sensitive issues typing on their PCs than looking the boss in the eye.

With global wire services, CNN and BBC World News, there is no such thing as "local" news. A layoff in Milan can make news in Madrid; an environmental problem in London can hit the wires across the United States. And negative quotes from uninformed or angry employees can quickly undo an otherwise positive news media or community relations effort. Tip #15 - Top management support makes it a whole lot easier. Any organization's internal communications are improved immeasurably by the personal commitment and individual involvement of senior executives and managers. They set the direction, tone and climate for communications throughout the company.

Employees quickly sense phoniness - as the country music song put it, "almost hearing the promises breaking." You know the signs: Preaching quality but shipping less than perfect products. Asking employees to make sacrifices and then expanding executive perks. Setting forth universal rules and then making exceptions. Asking people to innovate and take risks and then penalizing them for "failures." That won't work. Management truly

has to "walk the talk." Best of all is the ongoing, visible involvement of your organization's CEO. I've been lucky enough to work for several CEOs who considered employee communications one of their most important responsibilities, becoming role models for other managers. They regularly stopped to chat with employees in the halls, were actively involved in face-to-face events like "Breakfast with the CEO" and "Brown bag lunches with the boss," wrote bylined columns for staff publications and frequently reminded other managers of their communications responsibilities in speeches at company conferences and informal discussions.

On the other hand, I once worked for a CEO who was seen so rarely in the halls or cafeteria mingling with employees that he earned the nickname "our invisible boss." In situations like that, one solution is to get agreement from the CEO to pass on primary responsibility for internal communications to another executive who is senior enough to have credibility and authority across the organization. Tip #16 - If you've still got skeptics in your organization who don't believe in the bottomline value of good employee communications, refer them to Fortune magazine. In its January 12, 1998 issue, Fortune ran an article called "Happy Workers, High Returns." Although the author admitted the correlation wasn't 100 percent, she said that the evidence of the link between morale and performance is incredibly strong. Fortune quoted a Gallup study that found four attitudes taken together correlate closely with high profits. They were workers feeling they are given the opportunity to do what they do best every day, believing their opinions count, sensing that their fellow workers are committed to quality, and making a direct connection between their work and their company's mission. That's what employee communications is all about.

Tip #17 - Whenever you undertake a major communications initiative, don't forget the two most important steps -- being clear on your objective up front, and then afterwards evaluating and following up to see if you accomplished it.

Many times when we're facing a communications challenge we jump into a discussion of media, before we've figured out what we're trying to accomplish. Your first step always should be to clearly state your objective. What do you want people to do after you have completed this communications initiative? Is it just for their information and background? An example of that might be a report to your staff on a global management conference you attended. Or are you attempting to change people's behaviors? An example here would be a new environmental procedure that your facility has to follow from now on to be in compliance with the law.

Then, when the communications program is over, don't forget the vital evaluation and follow-up step. Who is going to set deadlines and monitor whatever is necessary to determine that the message was **successfully** delivered? **Listen** to **feedback** to determine what additional communications and training are necessary to achieve the behavioral change you want? Determine whether the specific behavior or cultural change required got accomplished? What are the next steps and deadlines? After all, we cannot expect significant organizational change on the first try. It's an ongoing, multi-step process. So, what you are as a **leader** going to do and say differently now, so that you are a role model for the changes you are trying to implement? And who will be responsible for establishing new procedures to reward and reinforce the new behaviors?

And that takes us to the last - and a very important tip:

Tip # 18 - Don't expect improvement in the communications climate unless your organization rewards the people who do it well. There are so many issues vying for our limited time and attention that choices have to be made. In my experience in this busy world, time is an overpowering constraint. As a result, what gets measured and rewarded is what gets done. Said another way: "The boss's priorities are my priorities."

A consultant to a Fortune 500 company recently asked managers why they didn't do a better job of communicating with their people. Several explained, "If I do well, nobody notices. If I do it badly, or ignore it, nobody notices." And the "nobody" they were talking about was their boss,

not their staff. Even worse, a human resources professional admitted that in her company managers could survive with an "F" in communications skills if they got an "A" in achieving their assigned tasks and objectives. Of course the reversal of those scores would be fatal. So guess what managers concentrate on?

So the question is: Does your organization's compensation and incentives program encourage supervisors, managers and executives to spend time communicating with their people? If not, you may want to get together with your CEO and human resources colleagues to change that. Information will circulate throughout your organization no matter what you do - or don't do. The secret to productive communications that support your organization's goals is to ensure that local management is seen as the best, most accurate, most timely source of company information. And as people willing to listen and learn from others' **feedback** .PRg

Author Affiliation:

Carole M. Howard lives in Southwest Colorado where she writes, speaks and leads seminars on global PR, employee communications, media relations and marketing. Recruited from AT&T by the Reader's Digest Association in New York to establish a global PR function, Mrs. Howard was vice president-public relations and communications policy and a member of the company's Management Committee until her retirement in 1995. Co-author of On Deadline: Managing Media Relations (Waveland Press: second edition 1994), she also is author of scores of articles and a contributor to five other books. As a member of the board of directors of a publicly traded telecommunications company, with experience on the boards of several non-profit organizations and foundations as well as professional associations, Mrs. Howard brings an unusually broad perspective to the practice of public relations.

P.O. Box 5499, Pagosa Springs, CO 81147. Phone 970-7312448. Fax 970-731-3075. e-mail Tailwinds1 @aol.com.

- end of record -
?d s9/3/10
       Display 9/3/10   (Item 10 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01733059   03-84049
Ask the customer **first**
Parr, Gary L
Quality v37n11 PP: 6 Nov 1998
ISSN: 0360-9936   JRNL CODE: QUA
WORD COUNT: 476

- end of record -
?d s9/9/10
       Display 9/9/10   (Item 10 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01733059   03-84049
Ask the customer **first**
Parr, Gary L
Quality v37n11 PP: 6 Nov 1998 CODEN: QULTDP   ISSN: 0360-9936
JRNL CODE: QUA
DOC TYPE: Journal article LANGUAGE: English   LENGTH: 1 Pages
WORD COUNT: 476
GEOGRAPHIC NAMES: US

DESCRIPTORS: Editorials; **Customer   feedback** ; Software industry
CLASSIFICATION CODES: 9190 (CN=United States); 9000 (CN=Short Article);
   7000 (CN=Marketing); 8302 (CN=Software and computer services)

ABSTRACT: About ten years ago, it seemed that the genesis for virtually
every new product was knowledge manufacturers gained from asking their
customers what they needed. Now, a recent article in InfoWorld advises
that if a company wants to be successful, it should listen to its
customers.

TEXT: Seeing new-product demonstrations is one of the things that we
trade-magazine editors do. Throughout my many years in the business, I've
seen hundreds of them. Most of the time they're interesting. Some of the
time I break a lot of toothpicks to stay awake.

In addition to seeing products first-hand, I get to play with the
instruments and/or sample the software. But learning about the products
isn't all that comes out of these demonstrations. I also learn about how
manufacturers create, develop, and market products.

About 10 years ago, it seemed that the genesis for virtually every new
product was knowledge manufacturers gained from asking their customers what
they needed. Practically every presentation started with the statement: "We
asked our customers what they wanted a (insert product here) to do and what
you see before you is the result of what they told us."

While I never said it, all I could think was "duh!"

It always seemed to me that asking customers what they need in a new
product should be automatic. In recent years I haven't heard that opening
statement and had assumed that manufacturers had finally wised up. So I
awarded a gold star to manufacturers for a lesson well learned.

A couple of weeks ago I had to peel that gold star off the master chart,
after I read Mark Tebbe's "Between the Lines" column in the Sept. 21,1998
issue of InfoWorld, my favorite weekly computer-geek magazine.

In that column, Tebbe talks about a "quiet evolution" that is underway at
some of the largest software companies. At the core is this revelation: "If
you really want to be **successful** , **listen** to your customers." He goes on
to talk about how SAP (Mannheim, Germany) co-founder Hasso Plattner
admitted at a conference that his company's mainstay business software is
difficult to use. As a result of this discovery, the company is
implementing a program called EnjoySAP to help customers be more productive
and at ease with the software. Tebbe also tells that Microsoft (Corp.,
Redmond, WA) is dispatching hundreds of corporate planners and product
experts into the field to learn of their customers' frustrations. He says
that Novell (Inc., Provo/Orem, UT) "is enjoying such a strong reception for
its NetWare 5 products thanks to the millions of air miles Novell's
management has traveled over the past year to visit customers." It seems
that there are still a lot of people (in this case, the **leaders** in the
software world) who haven't learned that what the **customer** wants is what
sells.

Tebbe concludes his column with, "Let's hope this is a trend, not a fad.
For if the key vendors truly will listen to their customers and build their
products and support to enhance our use of their products, all of us will
win." I didn't say it then, but I'll say it now. DUH!

THIS IS THE FULL-TEXT.   Copyright Hitchcock Publishing Co 1998

- end of record -
?d s9/3/11
        Display 9/3/11   (Item 11 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

?d s9/3/12
Display 9/3/12   (Item 12 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)

01621817 02-72806
Invigorating change initiatives
Smith, Dick
Management Review v87n5 PP: 45-48   May 1998
ISSN: 0025-1895   JRNL CODE: MRV
WORD COUNT: 2025

?d s9/9/12
Display 9/9/12   (Item 12 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)

01621817 02-72806
Invigorating change initiatives
Smith, Dick
Management   Review v87n5 PP: 45-48 May   1998   CODEN: MRVWDJ ISSN:
    0025-1895 JRNL CODE: MRV
DOC TYPE: Journal article   LANGUAGE: English   LENGTH: 4 Pages
SPECIAL FEATURE: Charts
WORD COUNT: 2025
COMPANY NAMES:
Acacia National Life Insurance Co (DUNS:06-310-4004)
Johns Hopkins Home Care Group
GEOGRAPHIC NAMES: US

DESCRIPTORS: Organizational change; Success; Initiatives; Leadership; Case
    studies; Health care industry; Insurance industry
CLASSIFICATION CODES: 2500 (CN=Organizational behavior); 9190 (CN=United
    States); 2200 (CN=Managerial skills); 9110 (CN=Company specific)

ABSTRACT: Executives who have led successful change initiatives say 5
factors are the key drivers to success. Those factors are: 1. strong
leadership , 2. effective communication, 3. a tight alignment of people
and organizational goals, 4. adequate training and funding, and 5. a
clear definition of the compelling reasons to change. That is just one of
the findings to emerge from a study of highly successful organizations in
transition conducted by Coopers & Lybrand Consulting in conjunction with
Opinion Research Corporation International. Other findings suggest that
the masters of change consistently use these elements to drive change at a
transactional level, where everyday work gets done. The change initiatives
at 2 organizations that made the survey's most **successful   list** - Johns
Hopkins Home Care Group and Acacia Life Insurace - are examined.

TEXT: Headnote:

What distinguishes the masters of change from the mere novices? Five
factors prove critical to their transformation efforts.

(Illustration Omitted)
Captioned as: The Linchpin of Leaders jr

big complaint voiced about many change initiatives is that they get
announced with great fanfare, but often run out of steam or fall victim to
organizational inertia before they've achieved promised results. So how can
a company give its change effort "staying power"?

Executives who have led successful change initiatives say five factors are
the key drivers of success. Those factors are strong leadership, effective
communication, a tight alignment of people and organizational goals,
adequate training and funding and a clear definition of the compelling
reasons to change.

That's just one of the findings to emerge from a study of "highly successful" organizations in transition conducted by Coopers & Lybrand Consulting in conjunction with Opinion Research Corporation International of Princeton, N.J. Other findings-such as the importance of reinforcing change messages with training and rewards-suggest that the masters of change consistently use these elements to drive change at a "transactional" level, where everyday work gets done.

The 1997 study polled 410 senior executives from Fortune 1000 companies and several large government agencies to discover what they've done to make change efforts work, not just initially but over time. While some of the findings aren't a real surprise (most respondents, for example, said top-level leadership support for change was critical), they nonetheless quantify what has long been suspected. For instance, more executives from the "most successful" organizations said strong leadership was important than did those from "other" organizations.

We defined an organization as among the "most successful" with change if its executive was "satisfied" or "very satisfied" with the ROI from the effort and was highly satisfied with the measurable results achieved, such as improved profitability and **customer** satisfaction. Using multivariate analysis, we then differentiated 47 "most successful" organizations from the others in the study.

Leverage for Change

What separates these organizations from the rest of the pack? The study found that they have five elements in common:

Leadership emerged as the linchpin in successful change efforts. This leadership takes several forms. First, the organizations are leaders in how they plan change initiatives. They put organizational structures in place, such as streamlined reporting relationships, appropriate technology and rewards strategies, to support transformation initiatives (see chart on page 45).

Second, they recognize better than others that top-level leadership of change is vital to success. The executives at these companies identify a number of senior-management behaviors as critical, including visible and vigorous leadership of change initiatives, intensive communication of change goals and a commitment of resources and people to the management of change efforts.

Leadership in these organizations also exists across the board. The leaders of various units work together to manage change efforts, and the organizations have solid middle-management support for change that's in close sync with what gets enunciated from the executive suite.

Middle managers provide coaching and mentoring to employees and emphasize job enrichment. They also can use training to communicate new work expectations and equip people with new skills. As a result, they become highly effective change agents.

Clear and consistent communication was found to be an integral part of successful change efforts. While nearly all of the executives say that articulating "a clear vision" is vital to success, the most successful organizations give their visions a practical and operational voice. For example, they encourage open and honest communication, produce frequent progress reports and have an effective communication strategy (see chart above).

The executives maintain that the "most effective messengers" of change messages are senior-level executives, such as the CEO, chairman or president. They also consider in-person discussions and meetings to be the best channel, by far, for communicating change plans to employees.

When senior and middle managers are on the same page, the result is a blending of individual and organizational ambitions, communication and compensation strategies. Indeed, the alignment of people with

organizational goals emerged as a third factor critical to change efforts (see chart on page 47).

The most successful organizations are far more likely than others to align employees' roles with the change goals. Employees understand the change vision and strategy, and they believe their daily activities are relevant to the organization's goals. They are rewarded for promoting innovation and change.

These organizations go even further to create the internal conditions needed to sustain change. They publicly commit funds, training and other resources to their initiatives, and they provide training and learning opportunities to employees.

(Illustration Omitted)

Captioned as: Clicking with Communication

Finally, the most successful organizations do a superlative job of articulating a compelling need to change to employees. In the process, they gain employee support of the initiative-and generate enthusiasm for change.

Two organizations that made our survey's "most successful" list were Johns Hopkins Home Care Group (JHHCG), Baltimore, and Acacia Life Insurance, Washington, D.C. Both have undergone significant change in recent years because of developments in their respective industries. And both have shown a knack for reconstituting themselves in response to changing marketplace conditions.
No Mission, No Margin

JHHCG faces the daunting task of providing quality, at-home medical services to the underserved, underprivileged and uninsured, while also operating cost-effectively as a business. Marjorie Bauman, president and CEO, has called on the factors discussed above-leadership, training and a strong effort to communicate the rationale for change-to meet the company's need to balance "mission and margin."

JHHCG provides nursing, rehabilitation therapy, social work services and other medical services in Maryland and surrounding areas. JHHCG was separately incorporated by Johns Hopkins University and the Johns Hopkins Health System (JHHS) five years ago, but remains affiliated with JHHS. This, as American healthcare began moving toward managed care and the provision of more medical services on an outpatient or homecare basis.

"Healthcare is moving out of institutions and into homecare settings," says Bauman, who manages a staff of 500. "We needed to be able to operate independently of JHHS when necessary to get managed-care contracts, while remaining a key component in the integrated delivery system of JHHS:

JHHCG did a cost and structure analysis three years ago and realized it would have to eliminate some management layers to keep operating costs on par with those of competitors. But at the same time, it would have to expand its market reach to attract managed-care companies as partners. Today, its homecare providers make 130,000 visits a year to adult patients and 6,000 pediatric-care visits.

The company has achieved those numbers, in part, by centralizing its patient intake function. With a single call, a patient can now have JHHCG develop a comprehensive homecare plan in conjunction with his or her physician, family and third-party payers. Centralizing this function (and serving a wider coverage area) has meant redesigning some people's jobs and increasing the communication and coordination among staff members.

While serving a broad geographic market, JHHCG needs to deliver services cost-effectively and maintain adequate response times. This mandate creates challenges, including the need to keep staff morale up so that patient care doesn't suffer during the transformation.

Bauman takes a personal approach to helping employees stay focused and

understand the need for change. With her CFO, she regularly sits in on orientation sessions for new hires. "I tell people that for us to be charitable, we have to be tuned in to how we spend our dollars," she says. "This is a business, and we have to act like we're in business. If we don't have a margin, we won't have a mission."

The company bolsters these efforts with training sessions. In recent months, its "skills labs" have trained people on new technologies and provided refresher courses in basics such as how to draw blood. But they've also focused on teaching **customer** -service skills to enhance the patient's homecare experience.

Bauman and her executive staff meet with small groups of front-line workers on a regular basis to discuss JHHCG's future plans and its financial health. "People have a line-of-sight view of what our financial picture looks like," says Bauman. This view helps promote job ownership and individual accountability.

(Illustration Omitted)

Captioned as: All about Alignment

Managing communications effectively helps ensure the success of change efforts, Bauman says. "There's always resistance, so you have to keep communicating. You also have to make the organization flexible and help people learn to be flexible, so they can adapt to changes as they come along," she notes.

In the end, Bauman believes in leading by example. "My own performance evaluation is coming up with my board, and I've encouraged people on staff here to communicate with the board about how I'm doing. That's something many here aren't comfortable with yet. But being able to communicate and offer **feedback** is how we all get better at our jobs." Long-term Vitality

Like JHHCG, Acacia Life Insurance has undertaken massive changes in recent years that are geared toward cutting costs, enhancing service and improving operating margins. And like many of the organizations that succeed with change initiatives, it has defined and aligned its strategic goals, communicated them clearly and committed resources to training where necessary.

Leona Glowicz, vice president and treasurer, says Acacia has had to become creative about the strategic-planning process and establish goals that will ensure its long-term vitality in an everchanging marketplace. "Our challenges today have to do with regulation and competition," she says. On the regulatory front, Acacia's business is regulated by 50 states. On the competitive side, new products tend to generate smaller margins.
Acacia, which has about 900 employees and sales agents, needed to restructure and decide where to invest its resources so that it would remain profitable and competitive. The company has outsourced certain functions and implemented a long-term strategic plan that calls for the development of new blocks of business-some through direct sales growth and some through M&A activity.

A second goal is to diversify the company's sales and marketing channels beyond an employee salesforce. To that end, Acacia is looking at using independent contractors and Internet marketing to fuel its growth. And to enhance **customer** service, it is establishing a "virtual insurance office" that will allow employees to use the Internet to serve client needs.

In addition, the company has set up client communication teams to keep **customer** calls from being bounced around. "We've designed these teams to be full-service," says Glowicz. "Team members are trained to take calls, deal with people's issues, handle most claims" and otherwise create a one-stop shopping environment.

Finally, Acacia has conducted change-management seminars and teambuilding programs to help transform employees into proactive salespeople and **customer** -service representatives. "We want people to do more than just

focus on the work on their own desktop," Glowicz adds. Today, people recognize more clearly than before how their jobs are connected to what others do.

Getting people to change how they work boils down to giving them a clear direction and work expectations for the future. "The big thing is vision, communication and reinforcement of your goals," says Glowicz. Without ongoing communications, people tend to forget what's expected of new approaches to work.

Like Bauman, Glowicz sees a major role for employee **feedback** . One form this takes at Acacia are the quarterly "Tuck talks" that employees have with CEO Charles "Tuck" Nason. These meetings provide an important forum in which senior executives and managers can continue to explain the reasons and urgency for working in new ways. At the same time, they facilitate the internal communication that's critical to building employee support for change.

As these examples illustrate, organizations that are highly successful with change take care both to plan change efforts and communicate the need for change. While senior-executive leadership emerges as the key catalyst for changes in culture, business direction and strategic vision, masters of change also create environments that encourage accountability, risk-taking and a tighter alignment of people's work to business goals. They have strong organizational designs and reporting relationships, with the activities and work tasks at one level clearly supporting the larger organizational objectives.

Author Affiliation:

Dick Smith is a partner at Coopers .& Lybrand Consulting based in the firm's Fairfax, Va., office.

- end of record -
?d s9/3/13
     Display 9/3/13   (Item 13 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01035493 96-84886
New product development practices in consumer **versus business products organizations**
Hanna, Nessim; Ayers, Douglas J; Ridnour, Rick E; Gordon, Geoffrey L
Journal of Product & Brand Management v4n1 PP: 33-55 1995
ISSN: 1061-0421 JRNL CODE: JPB
WORD COUNT: 9216

                         - end of record -
?d s9/9/13
     Display 9/9/13   (Item 13 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01035493 96-84886
New product development practices in consumer **versus business products organizations**
Hanna, Nessim; Ayers, Douglas J; Ridnour, Rick E; Gordon, Geoffrey L
Journal of Product & Brand Management v4n1 PP: 33-55 1995 ISSN:
     1061-0421 JRNL CODE: JPB
DOC TYPE: Journal article LANGUAGE: English   LENGTH: 23 Pages
SPECIAL FEATURE: Charts References
WORD COUNT: 9216
GEOGRAPHIC NAMES: US

DESCRIPTORS: Studies; Product development; Comparative analysis;
     Organizational behavior; Success
CLASSIFICATION CODES: 9130 (CN=Experimental/Theoretical); 7500 (CN=Product

planning & development); 2500 (CN=Organizational behavior); 9190
(CN=United States)

ABSTRACT: An empirical study was conducted to assess the current new
product development practices undertaken by US organizations. The study
sought to determine whether differences in practices exist between
consumer and business products companies. The results revealed that: 1.
there is no one best means to structure the product development process, 2.
top management commitment to and support of the process is a critical
factor, 3. knowledge of markets and customers remains elusive, and 4.
more similarities than differences exist between the practices undertaken
by and the factors influencing success and failure in **consumer** versus
business products organizations.

TEXT: The introduction of new products continues to be a critical business
activity to all companies, both **consumer** and business marketing-oriented.
More than ever, existing products can be expected over the course of time
to either be preempted by new and improved products or; degenerate to a
position where profits are non-existent (Kuczmarski, 1992). Without a
doubt, the long-term health of most organizations is tied to their ability
to provide existing and new customers with an ongoing stream of new
products (Yoon and Lilien, 1985). Over 10,000 new products are marketed in
the US every year and hundreds of thousands of people make their living
producing and marketing new products (Crawford, 1994). Almost 3% of the
this country's GNP is spent on the technical phase of new product
development (this percentage represents R&D only, not manufacturing and
marketing costs). In short, new product development is big business.

Unfortunately, in spite of the noblest of efforts, new product development
efforts still often fail. While failure rates of 80 to 90% are often cited,
the true rate is much lower. For those products which reach the market,
roughly 30 to 40% fail (Barclay and Benson, 1990; Booz-Allen and Hamilton,
1982; Crawford, 1979; 1987). Still, this is a high failure rate and it has
not changed appreciably over the last 15 years. The nature of new product
development makes it an inherently risky business activity. It is made up
of a series of activities, usually led by different departments or teams
each with different structures, skills, cultures, people and resources
(Barclay and Benson, 1990).

Recent studies have provided a wide variety of information on issues and
recommendations related to many aspects and phases of the product
development process. These range from establishing an environment conducive
to fostering innovation and product development efforts all the way to and
including suggestions for improving product launch activities and
post-launch success measures. Yet, despite the useful insights provided by
this research, most work has centered on theoretical prescriptions and, to
a large degree ignored, the current state of affairs in US corporations
(Craig and Hart, 1992). An extensive review of the literature regarding
product development processes and practices reveals that little work has
been performed to-date in two important areas: evaluating how well, if at
all, organizations are paying heed to research recommendations; and whether
product development structure and practices differ between the **consumer**
and business-oriented (industrial) manufacturing sectors of the US economy.

The purpose of the current study is to seek answers to several questions.
First, "What is the current state of practice regarding the structure and
process related to development of new products?" Second, "Is there one best
way for managers to structure and undertake the product development
process?" Third, "Why, given the large amount of resources and effort
dedicated to improving product development practices, do so many companies
still experience extreme difficulties in developing and launching
successful new products?" Fourth, "Do significant differences exist between
the programs and processes undertaken by **consumer** versus business
products firms?" Finally, "What are the means by which managers can improve
their product development processes?" Results of a study encompassing both
consumer and business products managers responsible for the development of
new products are presented and differences in practices are discussed.
Based on the findings, managerial implications and recommendations for
organizations involved in product development are provided.
Methodology of the empirical study

An empirical study was conducted to assess the current new product development practices undertaken by US organizations. On the basis of: an in-depth literature review (key references will be cited in subsequent sections); a series of interviews conducted with **consumer** and business product managers and industry analysts; consultation with other researchers; and the authors' experience in product development consulting, a two-phase survey instrument was developed and pretested. The objective of the survey instrument was to collect information related to the following specific areas:

Phase one:

*Which function(s) within an organization hold primary responsibility for: approval of product development projects; and carrying out the required activities?

*Do formal processes for stimulating and evaluating new product ideas exist within organizations?

*What forms new product introductions take and what entities serve as the main impetus for new product ideas?

*What percentage of company sales are derived from products introduced within the last five years and what percentage of sales are invested back into R&D efforts?

Phase two:

*Which organizational factors best serve to motivate personnel and increase the likelihood of cooperative, supportive working relationships during the new product development process?

*What factors contribute to successful new product development processes and what organizational strengths foster success?

*What factors contribute to failed new product development efforts?

Phases one and two: Do differences exist in the above between **consumer** and business products companies?

From the answers to the above, conclusions can be reached as to whether there exists one optimum way to structure the product development process; how significantly actual practices differ among organizations; and the importance and effect of primary market(s) served on the structure and factors influencing success/failure of new product development efforts. Specific recommendations can then be formulated as to how the new product development process may be improved on. Of specific importance is the ability to recognize and make use of current practices as a springboard from which future research efforts can be undertaken.

Survey instrument design and sample selection

The research instrument consisted of a set of: categorical response questions designed to provide background and other relevant information on the respondents' organizations and to serve as a means of differentiating responses between specified variables (used in phase one); and ordinal-type scales designed to measure the rank order in terms of importance that respondents placed on particular characteristics influencing the success/failure of the new product development process within their organization (used in phase two).

Unlike the majority of previous studies which have addressed this topic (e.g.
Cooper 1979; 1984; 1985; 1988), a conscious decision was made to avoid, where possible, use of interval (especially Likert-type) scales in seeking information on factors influencing success/failure. These type scales, while having the advantage of providing for comparison of differences, do not readily allow for respondent:

*Omission of specific characteristics (due to total irrelevance of a characteristic).

*Inclusion of characteristics not thought of in advance by the researchers. In addition, there is a natural tendency on the part of respondents to accord a characteristic more importance than is actually the case, due solely to the characteristic's inclusion as part of a scale. The specific ordinal-type scales utilized in the current study allowed the respondents to rank only those factors (characteristics) which were relevant to the respondent's organization and to describe and rank additional factors not specifically included as part of the individual scales. As will be seen in the discussion of results, this type of procedure allowed for the gathering of information not otherwise obtainable.

The population from which the final sample was chosen consisted of members of a national association of product development managers. The reason for use of the association's membership listing was to: gain responses from managers who were deeply involved in the new product development process; and elicit comments from those who would be predisposed to provide additional, valuable information. The survey instrument was sent by mail to 300 managers who held responsibility for new product development activities within their organization. A random sampling procedure was utilized to choose the sample.

Of the 300 surveys mailed, a total of 161 responses were received, representing an overall response rate of approximately 54%. Of the 161 surveys returned, six were deemed unusable due to missing information. An additional eight surveys were not used in the analysis due to the authors' preference for dividing the sample into two distinct groups; one consisting of companies engaged in **consumer** marketing, the other consisting of companies who could be labeled as being business marketers. The responses not utilized came from companies wherein tie respondent checked both boxes (self-classified themselves as both **consumer** and business marketers). Therefore, 147 usable responses were received, representing a total, usable response rate of 49%. Of these 147 responses, 63 (43%) respondents self-classified themselves as representatives of **consumer** products companies and 84 (57%) respondents self-classified themselves as representatives of business products companies.
The high response rate can be attributed to several factors. First, the sample (including both respondents and non-respondents) was given an opportunity to receive a summary of the results by providing a mailing address sent to the authors under separate cover (over 120 managers requested such a summary). Second, due to membership in the association, a high interest level already existed in the topic being studied. Third, many respondents commented on the uniqueness of the survey design, especially on the latitude given to them in providing additional information.

As shown in Table I, companies of all sizes were represented in the sample. (Table I omitted) However, a vast majority of the responses (over 78%) came from companies with over 500 employees. From a research perspective, the skewing of the sample toward larger companies is desirable as it is these larger companies which are prone to have more varied experiences in developing and introducing new products. While not meaning to underplay the important role that smaller companies have in fostering innovation efforts, more meaningful comparisons among the relationships studied are able to be conducted between larger fins.

Phase one results and discussion-structure and characteristics of the product development process
Entities involved in the product development decision process

In the initial part of phase one, respondents were asked to name the decision-making unit(s) within their organization which held responsibility for overseeing product development programs. A deliberate decision was made in developing the survey instrument not to limit respondents to identifying one decision-making unit (DMU) or function, as interviews with product managers revealed that, in many cases, responsibility varied depending on the specific project undertaken or stage of development. For example, a

manager at one company noted that, development of products which were not projected to exceed a certain sales threshold were overseen by the organization's R&D group. On the other hand, cross-functional teams were formed to develop products whose expected sales volume would have a significant impact on the company's bottom line.

Responses to this question are shown in Table II. (Table II omitted) On average, there were 1.47 DMUs overseeing development programs in each **consumer** products company and 1.5 DMUs per business products company. In **consumer** products companies, specialized product management/development groups were cited most frequently as the responsible DMU, followed by cross-functional teams, R&D/engineering, marketing and sales in general, and top management. In business products companies, by a wide margin, cross-functional teams held primary responsibility, followed by R&D/engineering and product development groups (tied for second), marketing and sales, and top management.

Analyzes (utilizing crosstabulation with chi-square tests) were then undertaken to determine if significant differences existed between the responses given by **consumer** versus business product managers. Two differences were found to be significant at the 0.05 level. Business products companies placed a much heavier emphasis on utilizing cross-functional teams while **consumer** products companies more heavily stressed product development groups (groups entirely contained within the marketing department). These results would seem to indicate a higher premium is placed by business marketers on utilizing more varied skills and inputs into the development program than their **consumer** counterparts. This utilization could possibly be due to either: the inherently more complex nature of business products (in general); or a reluctance on the part of **consumer** goods companies to change from the status quo (the long-time use of product/brand management teams). Cross-functional units have been advocated as the most effective type team to oversee development efforts and judging from the results, a significant number of organizations (n = 72, 49% of the total sample) are paying heed to this advice.

Respondents were then asked to name the DMUs within their organization which held responsibility for approval of product development projects. In **consumer** products companies, an average of 1.46 DMUs were listed. The average was lower for business products companies (1.19 DMUs). As shown in Table III, the majority of respondents (both **consumer** and business products) indicated that top management held primary responsibility for approving development efforts. (Table III omitted) This finding is in line with previous work performed by Barclay and Benson (1990). An analysis of differences between the two classifications of companies was then undertaken. In the **consumer** products (versus business products) sector, the marketing department was significantly more likely to hold authority for approving development projects. Conversely, in the business products sector, cross functional teams held more authority in deciding whether to proceed or not with particular projects.

Further analysis was performed to examine the difference in the level of responsibility held by top management in approving projects versus overseeing the development process. In total, in only 14% of the organizations surveyed did top management hold responsibility for overseeing development efforts. However, in 71% of all organizations, top management held responsibility for approval of development projects. Further, a significant (at the 0.05 level) relationship existed between the level of responsibility held by top management in overseeing development projects and in firms where top management was responsible for approval. Of the 20 firms where top management held responsibility for overseeing development efforts, they also were responsible for approval in 19 (95%) of the cases. Alternatively, for those firms where top management did not oversee the development process, in only 66% of the cases was top management responsible for approval.

Two related implications can be drawn regarding these results. First, it was somewhat surprising to see the large number of firms (approximately 29%) where top management does not get involved in the product development process at all. If product development activities are the bedrock on which

an organization's future sales are built, then the results paint a somber
picture of top management's commitment, in these firms, to the effort.
Second, top management seems prone to jump in at the approval stage, yet
overwhelmingly abdicates responsibility or actual development efforts. On
the surface, this seems to make intuitive sense as one could argue that top
management should not be held responsible for overseeing day-to-day
activities. However, once again, a question has to be raised regarding top
management's overall commitment and the mixed signal this sends to the rest
of the organization. Indeed, respondents alluded to this issue many times
in their written comments by stating, for example:
If top management wants us to hold responsibility, then we must be given
more decision-making authority.

For development efforts to succeed, everyone, especially top management
must be involved in the total process.

To improve, we need more top management focus and commitment.

What we do wrong is fail to execute desired programs and fail to motivate
those in the field. This is directly related to senior management who are
not fully committed to development efforts.

We really need experienced personnel in managing product development teams.
This need is not recognized by top management.

The best step this company has taken to support product development efforts
is to have the president placed in charge.

Incorporating development efforts into the organization's structure

Respondents were next queried on four aspects regarding how product
development efforts were incorporated into the formal structure of their
organization. First, respondents were asked whether new product
identification was an incorporated part of the firm's mission statement. In
the majority of companies (76.2% of the **consumer** product companies and
69% of the business products companies), this was found to be the case.
Second, respondents were asked whether their organization used a
continuous, formal procedure for new product idea generation and idea
screening. Here, the affirmative responses were much lower. Slightly more
than one-half (54%) of **consumer** products companies and less than one-half
(46.4%) of business products companies used such procedures.

Third, respondents were asked whether their firm used formal procedures for
new product evaluation. Approximately 80% (79.4%) of **consumer** products
companies and 71.4% of business products companies did employ such
evaluation procedures. No significant differences were found between the
answers to these three questions in comparing **consumer** to business
product managers. Finally, respondents were questioned as to the amount of
resources which were provided to R&D efforts. As seen in Table IV, no
significant difference found between **consumer** and business products
companies in terms of R&D funding with about 58% of all companies
allocating less than 5% of sales to the R&D process and another 26% of
companies allocating between 6-10% of sales to the R&D process. (Table IV
omitted)
Further analyses were performed to examine relationships between the
variables studied. No significant relationships were found between whether
or not top management held main responsibility for overseeing or approving
new product development activities and the inclusion of product development
efforts in their mission statement. Likewise, no significant relationship
was found to exist between top management responsibility and the size of
the R&D contribution (as a percentage of sales). Finally, no relationship
was found to exist between the inclusion of product development efforts in
the mission statement and the size of the R&D budget.

Responses to these questions lead to several interesting conclusions.
First. while a majority of companies do include product development efforts
as part of their mission statement, one has to wonder why al] companies do
not. The purposes of an organization's mission statement are two-fold. to
provide a long-run vision of what the organization is trying to become and

to provide direction as to how the organization is to get there. Approximately 28% of the companies surveyed do not accord primary importance to development efforts through inclusion in their mission statement.

Second, and somewhat shocking, about one-half of the firms surveyed do not have in place, continuous, formal procedures for generating new product ideas and preliminary screening of these ideas. To be effective in their development efforts, organizations must first:

*Possess the broadest possible knowledge base.

*Have access to relevant information from a variety of sources.

*Ensure that only the best ideas proceed beyond initial screening into the development process (Wheelwright and Clark, 1992). By utilizing "ad hoc" methods and procedures for generating and preliminary screening ideas, organizations immediately place themselves at a strategic disadvantage versus competitors who have well-formulated programs in place.

For example, imagine two individuals who are in the market for a new automobile. The first individual does no research and proceeds to evaluate alternatives and make his/her choice based on visits to three dealerships. The second individual gathers relevant information from a variety of sources (e.g. **consumer** reports, auto magazines, discussions with friends, AAA), visits tén dealerships and then develops a means for analyzing alternatives. It should be obvious which individual will make the better choice, save the most money, and **purchase** the automobile best suited to his/her needs.

Likewise, companies which expend more resources and effort in the up-front phases of product development should possess a preliminary advantage over those who do not. Indeed, numerous respondent comments were received regarding this issue. One respondent noted that the biggest downfall to his company's development efforts was that there was no formalization of the idea generation and preliminary evaluation phases. As a result, his company possessed an "idea of the week" mentality whereby a new product idea would be pursued until a "better" one came along. At this juncture, the prior idea would be dropped and attention would be focussed on the new one; thus resulting in a massive waste of resources, time, and employee effort. Numerous other managers voiced similar concerns such as their organization's need to:

*accumulate a wider range of new product ideas;

*provide better direction to marketing and sales for acquiring relevant information;

*develop a means for reporting back to appropriate entities **customer** needs and wants;

*put in place unbiased sources with which to evaluate likelihood of success of potential products early in the development process;

*remove a "gut feel" approach to determining which ideas to pursue;

*improve resources for market research;

*focus on producing a procedure for prioritizing projects;

*implement a training program for all employees which deals with the process of generating product ideas;

*involve experienced personnel in the up-front phases of the product development process;

*generate a reward system to compensate employees who put forth the effort to acquire and disseminate new product ideas.

Third, while 75% of the companies did employ formal procedures for new

product evaluation, the remainder, approximately 25% did not.

In other words, a good number of companies still pursue a "seat of the pants type approach" to determining which products will proceed through the development and testing stages and be introduced to the market. Of the companies which did utilize formal procedures, many have recently implemented some sort of stage gate systems in which the development process is broken up into a series of decision points. At each decision point a "proceed/do not proceed" decision is made. The further along a project proceeds, correspondingly more resources are allocated to the venture. Still other companies have instituted benchmark programs in which information on past hits and misses is utilized to avoid making the same mistakes twice.

In summary, results of this section indicate that the product development process seems to be a somewhat ill-defined and haphazard one in all-too-many firms (both **consumer** and business products oriented). This problem stems from top management's lack of commitment and failure to provide direction for development efforts. These findings support and build on previous research performed by Berry and Ogiba (1992). In their study of **consumer** products companies, top management was found to lack a clear, strategic vision of the importance of the development process and, as a result, did not make a significant contribution to the effort. Rather, the approach was one where senior managers were quick to take credit for successful development efforts and as quick to delegate blame for failed attempts. This focus is elaborated on when results of phase two are discussed.

Sources of new product ideas and forms of new products developed

The next section of the survey addressed the sources and forms of new products. Respondents were queried about both external and internal product idea sources. The listing was initially developed based on research performed by Rochford (1991) and then subsequently condensed following conversations with product managers. Results, as shown in Table V, indicate that R&D departments were the most frequent source of new product ideas for **consumer** products companies, followed by customers, employees, competitors, suppliers, and others. For business products companies, customers served as the most frequent source, followed by employees and R&D (tied), competitors, suppliers, and others. (Table V omitted) The most frequently named source in the other category was consultants which was listed on 15 **consumer** and 13 business responses.

On average, **consumer** products companies utilized 3.89 different sources, while business products companies utilized 3.77 sources. The only significant difference found between **consumer** and business products companies came in the heavier reliance on customers (for product ideas) by business products companies (significant at the 0.10 level). Of somewhat a surprise was the fact that only 32.1% of business products companies utilize suppliers as a source of product ideas. Past studies have found that suppliers have served as significant sources of innovation ideas in such diverse industries as plastics, wire and cable, computers, and telecommunications (von Hippel, 1988). For example, efforts to actively involve suppliers as an integral part of their product development processes paid off for Baily Controls and Motorola (Magnet, 1994). Several respondents, in written form, suggested that more strategic partnering and stronger relationships with suppliers would greatly enhance, not only the diversity of ideas generated, but the probability of building successful prototypes and commercially viable products.

A chief concern cited in recent literature has been the extent to which firms are de-emphasizing truly innovative products while flooding their markets with line extensions. A recent study in the **consumer** products field revealed that only about 5.7% of all new products introduced during a half-year period could be considered "innovative" (Miller, 1993). This result does not compare favorably with results of a recent study of British and Japanese firms which revealed that approximately 80% of these foreign competitors were developing radical new products as part of their development efforts (Edgett et al., 1992).

Based on a review of the literature (drawn predominately from the work of Hegarty and Hoffman, 1990; Johne and Snelson, 1988; Lawless and Fisher, 1990; Maidique and Zirger, 1984; Rochford and Rudelius, 1992) and follow-up discussions with product development managers, six primary forms of new products were identified. Shown this list of six forms, respondents were asked to answer the question, "What form(s) does your firm's new product introductions take?" The results, as shown in Table VI reveal some interesting insights. (Table VI omitted) First, in total, both **consumer** and business products firms focus their efforts on developing a diversity of new product forms. On average, **consumer** products companies pursued development efforts for 3.81 different forms of products, while business products companies pursued, on average, 3.82 forms. Second, supporting earlier research findings, it was found that line extensions were the most commonly focussed upon form of new product, with 95.2% of all **consumer** companies and 84.5% of business products companies engaging in efforts of this kind.

In addition to line extensions, **consumer** products companies focussed on totally new products (85.7%), efforts to improve existing product quality (61.9%), adding features to current products (60.3%), adding value to current products through distribution, price, arid promotion (38.1%), and finding a new use/market for current products (33.3%). Business products companies exhibited a different order of emphasis. After line extensions, they focussed on adding features to current products (70.2%), developing totally new products (67.9%), improving tangible quality of current products (60.7%), finding a new use/market for current products (50.0%), and adding value to current products through distribution, promotion, and price (41.7%) followed line extensions in frequency. **Consumer** products firms were found to place higher emphasis (significant at the 0.05 level) on developing line extensions and totally new products; while, business products firms devoted more effort to finding a new use/market for current products (significant at the 0.05 level).

Disappointing was the low percentage (just over two-thirds) of business products companies which engaged in the development of totally new products. This would seem to signal that many firms are taking a reactive approach to product development efforts, not willing to commit needed resources to develop "new-to-the-world" type products. This finding was reinforced by a good number of comments similar to the following made by one product manager

Top management and most sales/marketing persons in our company are uncomfortable with new products. They prefer to increase volume by dropping prices on tried and true products. A lack of vision and understanding of the importance of totally new products frequently blinds them (our people). Conservative, defensive attitudes (protection of one's turf) succeed in keeping designers from **customer** contact.

Sales contribution accruing from product development efforts

The previous questions focussed on inputs and outputs of the development process. The final question asked of respondents in phase one of the survey dealt with financial outcomes of product development efforts. Managers were asked, "What percentage of your firm's current sales were derived from new products introduced within the last five years?" The results of this question, exhibited in Table VII, show similar results for **consumer** and business products firms (no significant differences). (Table VII omitted) For both groups, the most frequent response came in the 11-25% range with approximately 29% of **consumer** firms and 30% of business firms assigning this value. Although not significantly different, **consumer** firms were more likely to accrue a greater percentage of sales from new products than business products firms with 38.1% of **consumer** products firms assigning a value greater than 25% versus only 27.4% of business products fins.

Further analyses were conducted o determine whether the: DMUs involved in overseeing the process or approving projects: inclusion of a product development focus in the mission statement; and amount of R&D funding influenced the level of sales derived from new products introduced within the prior five years. Results indicate that specific assignment of

decision-making power does not influence the level of sales. However, a significant relationship (at the 0.05 level) did exist between the inclusion of a new product focus in the mission statement and a higher (greater than 25%) level of sales accruing from new products. Similarly. a significant relationship (at the 0.05 level) was found to exist between the amount of sales devoted to R&D and the percentage of sales derived from new products: 123 firms (83.7%) spend 10% or less on R&D: 24(16.3%) spend more than 10%. Of those firms that spend 10% or less. approximately 28% derive more than 25% of sales from new producers. However. approximately 54% of those firms which allocate more than 10% to R&D. derive over 25% of sales from new products. The above results back up numerous researchers' contentions regarding the relationship between organizational commitment to product development efforts and the results derived from such efforts.

Phase two results and discussion -- contributing factors to new product success/failure

Phase one of the study focussed on examining characteristics of the structure and processes employed to facilitate the new product development process within the surveyed firms. The purpose of phase two was to examine specific organizational factors and characteristics which served to influence the success/failure of new products. Four areas of related emphasis were examined including:

(1) organizational factors which serve to motivate personnel and increase the likelihood of cooperative, supportive working relationships;

(2) factors (associated with external linkages) which have contributed to successful product development efforts;

(3) organizational strengths which have contributed to successful product development processes; and

(4) factors which have contributed to failed product development endeavors. Each of these areas will be examined, in turn.

Motivating personnel to facilitate cooperative, supportive relationships throughout the product development process

A critical component of the product development process cited by numerous researchers (Cooper and Kleinschmidt, 1991; Koning, 1993; Song and Parry, 1993; Thwaites, 1992) is management's ability to create mechanisms which facilitate productive working relationships between individuals/functional units and to put in place programs which serve to motivate employees toward achieving organizational goals. Specifically, Bentley (1990) identifies several determinants associated with high performance, including: integrative mechanisms; good communication systems; and involvement of individuals who can take broad perspectives.

Based on previous research and conversations with those involved in product development efforts, ten factors were identified (shown in Table VIII) as being relevant to the objective of motivating personnel and increasing the likelihood of cooperative, supportive working relationships transpiring during the new product development process. (Table VIII omitted)

Respondents were asked to rank these ten factors in order of importance as they applied to their own firm. Respondents were asked to rank only those factors which did apply and further, were requested to add any other factors not included in this listing. In Table VIII; the number and percentage of respondents who ranked each factor as being among the top three in terms of importance is reported, along with an overall ranking which denotes the importance (in terms of frequency) of the factor for the entire sample.
Overall results, as seen by the diversity of opinion, indicate that no one dominant factor influences the process. Indeed, the number one ranked factor reported by respondents from **consumer** products companies only showed up in the top three on 63.5% of the surveys. Similarly, the number one factor as reported by respondents from business products was identified as being among the top three by only 57.2% of the respondents. Although the

order varied, the same four factors were identified by both **consumer** and business product respondents as being most important. These four factors were: members with strong vision and creativity; good channels of communication; involved management; and using people from a wide variety of backgrounds. Each of these factors was ranked as being among the top three in importance by over 40% of the respondents from the two groups.

For business products firms, there was a large gap in perceived importance accorded to these four factors versus the remaining as shown by the percentage difference (46.5% versus 23.8%) between the fourth and fifth ranked factors. For **consumer** products firms, importance ranking differences between individual factors were much smaller. Two significant differences (at the 0.05 level) were found to exist between the importance rankings assigned by business versus **consumer** products companies. First, in business products companies, good channels of communication were seen as being significantly more important (at the 0.05 level) than in **consumer** products companies. This is probably due, in general, to:

*the more technical nature of the products being developed, thus resulting in a need for technical specialists (i.e. R&D, manufacturing) to communicate more frequently with marketing; and

*the more predominant use of cross-functional teams in the business products sector.

Second, atmosphere and tone (i.e. freedom from rigid rules, many views aired) was ranked more important (at the 0.05 level) by **consumer** products representatives.

Although other factors (not listed in the question) were mentioned by respondents, the three most frequently mentioned were:

(1) The need for all team members to report to the same top management person.

(2) Early agreement by all functions and top management on relevant decision processes and schedules.
(3) Visibility of team contributions to the rest of the organization.

Factors contributing to new product development success The previous question concentrated on factors thought to be essential in facilitating the internal workings of the organization. The second question asked of respondents relates to the importance of successfully linking firm activities and the output of the development process (the product itself) to external entities (e.g. customers). Using the same process described above, respondents were asked to rank 12 factors which have contributed to successful product development efforts within their organization. The factors ranked by respondents were adapted (following consultation with managers involved in the development process) largely from measures used by researchers in the field (most notably Cooper, 1988; Cooper and de Brentani, 1984; Cooper and Kleinschmidt, 1987; Crawford, 1991; Evans, 1993; Griffin and Page, 1993; Kleinschmidt and Cooper, 1991; Mahajan and Wind, 1992; More, 1978; and Page, 1993).

The results, as shown in Table IX, reveal striking similarities between the predominant factors listed by both **consumer** and business products managers. (Table IX omitted) The main **success** factor **listed** by both entities (approximately 73% of both groups) was the ability of their organization to develop products directed toward **customer** needs. Ranked second and third respectively by both groups were the firm's ability to stay close to their **customer** (69.9% **consumer** and 63.1% business) and offering products which add value to the **targeted customer** (s) (57.1% **consumer** and 44.1% business). No other factors were ranked as being among the top three by over 40% of the respondents in either group. In fact, only three other factors (proper product positioning, market analyses, and company strengths) were listed by over 25% of the **consumer** respondents and only one other factor (company strengths) was listed by over 25% of the business products sample.

It is in the less mentioned factors where significant differences exist between consumer and business products companies. First, consumer products managers tended to place a heavier emphasis on the importance of product positioning (36.5% versus 21.4%) than did their business counterparts. Most likely, this is due primarily to the larger proportion of marketing dollars spent on promotional activities and to the respective sizes of the targeted markets, in as much as less use is made of personal selling. Second, consumer products managers also placed a heavier emphasis on market analyses (28.6% versus 16.7%) than did business products managers.

The results of this question indicate the critical importance of involving the customer closely in product development efforts for both consumer and business products companies. The successful marketer is the firm which can develop and market products offering maximum long-term value to the customer . As a consequence, the greater the knowledge of the customer , the more likely it is that products will be developed which succeed in fulfilling customer wants and needs. This finding supports the results of recent research performed by Gordon et al. (1993) which showed a significant relationship between the efforts undertaken by organizations to acquire customer knowledge and the value of new products/services developed as a result of utilizing such knowledge in the development process.

Organizational strengths contributing to product development success

As a follow-up question to the previous one, respondents were asked to rank (in terms of importance) seven core company strengths which have contributed to successful product development efforts. The results, as exhibited in Table X show some marked differences between consumer and business products companies. (Table X omitted) Only the top ranked strength (superior knowledge and experience in the field) listed by 57.2% of consumer products managers and 58.4% of business products managers exhibited a common ranking. Consumer products managers ranked the organization's inclusion of product development incorporated in the firm's formal mission statement, strategies, and goals followed by a company culture which is motivated for innovation as being second and third in importance. Conversely, business products managers ranked financial resources and superior core technologies as being second and third most important. Financial resources was ranked as being significantly (at the 0.05 level) more important by business products managers. Conversely, consumer products managers accorded higher importance (at the 0.05 level) to the use of accelerated product development processes.

The answers to this question reveal several interesting insights. First, it is apparent that nothing substitutes for strong organizational knowledge of its markets. This perceived importance correlates highly with the responses to the previous question regarding the importance of staying close to the customer . This attitude can be best summed up by the comments of one respondent who stated:

You must thoroughly understand the customer -- what adds value to them; what price they will pay; what is high quality and low quality; what would eliminate their using the competitor's products? After starting projects, continually monitor the customer for constant feedback all through the product development cycle. After commercializing the product, immediately embark on efforts to improve it through effective use of customer information.

Second, consumer products companies tend to place a higher premium on their organization's stated recognition of the importance of product development efforts and on instilling a system whereby this importance is recognized. This is perhaps due to the more fragmented nature of consumer products companies wherein individual product/brand management teams have evolved to a state of existence mostly independent and in strong competition with other units. Third, financial resources were listed as critical by over one-half of the business products respondents. One comment made by several respondents alluded to the critical need for their organization to fund core research activities better, allowing firms to

develop superior core technologies.

In an opposite vein, insights can also be gained by viewing one of the strengths ranked as being less important. Speedy product development programs (ranked as being significantly more important by **consumer** versus business respondents at the 0.05 level) was cited as being among the top three in importance by only about 22% of the entire sample. A major thrust of recent research, both applied and theoretical, has been placed on the need for organizations to speed up their development processes. Results of this study indicate that those involved in the development process tend to view these efforts as secondary to other strengths their organization should possess. This finding supports Crawford's (1992) contention that a misguided emphasis on accelerated product development efforts can end up costing an organization, both in terms of financial resources and in the form of a reduction in major innovations.

Factors contributing to new product development failures

The preceding sections dealt with determining the importance of factors which contributed to successful product development efforts. In this, the final section, the focus is turned to the opposite case, the determination of organizational factors which have inhibited the product development process. Respondents were asked to rank order, in terms of level of importance, 11 factors (drawn from prior research and interviews) which contribute to failed new product development efforts. The results are shown in Table XI. (Table XI omitted)

The same three factors were ranked at the top by both **consumer** and business products managers, although the order varied. Business products managers ranked lack of market analyses as the most important contributor by a significantly (at the 0.05 level) larger margin than did **consumer** products managers (61.9% versus 36.5%) who ranked this factor third. **Consumer** managers ranked lack of management commitment as the most important contributing factor (47.6%), with the inability to produce products which satisfied **customer** needs following in the second position (41.3%). This inability, was also ranked second by business products managers (38.1%), tied with lack of management commitment.

Other factors viewed as prime contributors to failed product development efforts by over 25% of both the **consumer** and business products groups included:

*lack of a cohesive marketing strategy (34.9% and 30.9%); and

*charging too high a price (33.3% and 26.2%).

Over 25% of business products managers also ranked inability to detect changes in the market or **customer** preferences as a reason for failure.

In essence, results indicate that too many product development efforts suffer from what can be labeled the "garbage in-garbage out" syndrome.

Lack of market analyses prior and concurrent with development efforts leads to a situation where those parties involved in the development process are acting more on blind faith than on any real understanding of what it is that customers really want. As a result, the output of the development process is a product which is not in line with **customer** expectations and wants. Consequently, the product does not sell and the development efforts are labelled a failure. Top management then begins to question the process itself, which leads, in turn, to the emergence of other problems. Ultimately, unless corrective actions are taken to ensure that the proper information is fed into the beginning stage of the development funnel, the process is doomed to fail.

Managers, in their written comments, backed up this contention through statements such as:

The most important aspect of the new product process is to develop a product that is built on the voice of the **customer** . Marketing must serve

as the ears through which this voice can be heard.

Lots of **customer** interaction, discussion, and **feedback** must be gained to understand the problem(s) before we try to find solutions.

There is a strong reluctance on the part of my company to focus on **customer** requirements prior to initiating development. It is no wonder why so many of our products fail.

For too many years, our company has focussed on R&D to develop new products with little "formal" market information (very poor but true).

Put bluntly, someone (in our company) needs to be our talking and listening to customers.

Extensive **customer** input is needed during the development stage. A comprehensive price-quality-value focus must be taken, even if it takes longer.

The number one aspect of product development that will help my company is communication with the **customer** , lots of it.

Summary of phase two results

Phase two was undertaken to determine if certain factors, both dealing with the internal process and external linkages, strongly influenced the output (success/failure) of the new product development process. From the responses given, three conclusions can be reached. First, there appears to be no substitute for the old adage, "know thy **customer** ". Factors relating to **customer** knowledge (or lack thereof) were consistently rated as being of primary importance. Regardless of industry or type of product being produced, success in product development entails applying the basic marketing principle of understanding **customer** needs and wants, and being responsive to them. Efforts taken to improve or speed up the development process itself are all for naught if the voice of the **customer** goes unheard.

Second, while possessing the correct information is essential to the process, having good team members, backed by a strong management commitment to supply needed resources is equally as important. At the risk of overusing the clich, "managers must walk the talk", results of this study strongly reinforce the notion that actions speak louder than words. Third, good communication throughout the development process ensures that necessary adaptations are made to respond to changing **customer** needs. More than ever, successful development efforts are dependent on both formal and informal lines of communication being established between functions.

Managerial implications and conclusions

Interest and research in the area of product development have shown tremendous growth in recent years. Notwithstanding the contributions from these efforts, the literature has shown a marked bias toward theoretically prescriptive work, choosing to focus on what should be happening (in terms of organizational practices related to development efforts) versus examining what currently is taking place and suggesting means for improvement. A major objective of this study has been to provide both researchers and managers with a call for action. This empirical study can provide a platform from which future studies can evolve. On the basis of the results, several conclusions can be reached regarding answers to the questions raised in the introduction to this study.

First, an attempt was made to ascertain whether there seemed to be one structure and process predominately used by organizations to guide new product development efforts. The answer to this question is an emphatic no. Although the use of cross-functional teams is growing, alternative forms of decision-making authority (e.g. vested in product groups, R&D/engineering, marketing and sales) are also commonly utilized. Further, the extent to which top management plays a role in guiding product development efforts varies significantly between the tasks of overseeing and the process of

approving development process. Numerous respondents expressed concern regarding the lack of interest shown in product development efforts by their senior management.

There appears to be no one best source of new product ideas. Although customers and R&D departments serve as the main source, other employees and information gained from competitive intelligence also contributes mightily. What is surprising is not that most companies are utilizing these sources; rather, that not all companies are seeking and using these information sources. This appears to be attributable to the low number of companies which employ formal, continuous procedures for generating and screening new product ideas. Results also indicate that suppliers have not, as yet, been fully integrated into the idea pipeline; and based on the success of companies which have succeeded in garnering their involvement, more efforts should be undertaken in this direction.

Similarly, there appears to be no one most common form of product being developed and introduced. Rather, organizational efforts tend to focus on a variety of endeavors, centering around totally new products, line extensions, and finding new markets/uses for products. Surprisingly, a good number of organizations are not developing true "innovations"; instead, relying on pursuing more defensive approaches. Future research should focus on determining reasons why (in terms of capabilities) firms pursue one type of options over another.

Second, analyses were undertaken to determine if one best way existed for organizations to structure and undertake the development process. No significant relationships were found between assignment of decision-making power and sales accruing from new products. However, recognition (through inclusion in the mission statement) and financial support (dollars appropriated to R&D) were found to positively influence the results. A conclusion can be reached (which was backed up by responses to phase two) that specific structure of the development process is not as important as is commitment to the process itself.

Third, answers were sought to the question of why, given so much recent emphasis, difficulties are still being experienced in developing and introducing new products. The answer to this question is clear. In order to be successful, there must be high **customer** involvement in the process from beginning (idea generation) to the end. Perhaps, the most frustrating aspect associated with the authors' personal work performed for companies in the product development arena is seeing, time and time again, vast resources being squandered because no one took the time and effort to listen to the **customer** . Indeed, organizations should continually examine their commitment to the basic tenets of the marketing concept; a simple, yet radical proposition.

Finally, a good portion of the analyses was devoted to determining if differences existed between the product development efforts undertaken by **consumer** versus business products companies. Overall, while there were marked similarities between the structure and processes undertaken by the two groups, some differences did exist. Business products companies tend to organize more along cross-functional lines; place a heavier emphasis on customers as sources of ideas; and place heavier emphasis on finding new uses/markets for their products. **Consumer** companies, on the other hand, tend to make more use of product management/development groups; accord more decision-making authority to the marketing department; and focus more on totally new products and line extensions than do business products companies.

Likewise, little differences existed between the factors which contributed to product failure/success. Both groups continually emphasized the need to have:

*a strong commitment from top management;

*stay close to the **customer** ; and

*perform adequate market analyses.
What can be gleaned from these results is the implication that business and

consumer marketers can learn much from studying each other.

Thus, for example, business products companies should search out **consumer** companies which utilize "best practices" as far as product development efforts are concerned and seek to acquire information which can be applied to their own endeavors. Likewise, the converse is true. In conclusion, whether it be a **consumer** or business product being developed, the same fundamental marketing principles appear to apply.

References

Barclay. I. and Benson. M. (1990), "New product development: organization and current practice", Leadership & Organization Development Journal. Vol. 11 No. 6, pp. 13-23.

Bentley, K. (1990), "A discussion of the link between one organization's style and structure and its connections with its market", Journal of Product Innovation Management. Vol. 7 No. 1, pp. 19-34.

Berry, J. and Ogiba, E.F. (1992), "It's your boss", Brandweek. 19 October. pp. 17-25.
Booz-Allen and Hamilton (1982). New Product Management for, for 1980s. New York. Booz. Allen and Hamilton, New York, NY.

Cooper, R.G. (1979), "The dimensions of industrial new product success and failure". Journal of Marketing, Vol. 43, Summer. pp. 93-103.

Cooper, R.G. (1984), "The performance impact of product innovation strategies", European Journal of Marketing, Vol. 18 No. 5, pp. 5-53.

Cooper, R.. (1985), "Industrial firms' new product strategies". Journal of Business Research Vol. 13, pp. 107-21.

Cooper, R.G. (1988), "Predevelopment activities determine new product success". Industrial Marketing Management, Vol. 17. pp. 237-47.

Cooper, R.G. and de Brentani, U. (1984), "Criteria for screening new product", Industrial Marketing Management. Vol. 13. pp. 149-56.

Cooper, R.G. and Kleinschmidt, E.J. (1987), "Success factors in product innovation", Industrial Marketing Management. Vol. 16, pp. 215-23.

Cooper, R.G. and Kleinschmidt, E.J. (1991), "New product processes at leading industrial firms", Industrial Marketing Management, Vol. 20, pp. 137-47.

Craig, A. and Hart, S. (1992), "Where to now in new product development research", European Journal of Marketing, Vol. 26 No. 11, pp. 2-49.

Crawford, C.M. (1979), "New product Failure rates - facts and fallacies". Research Management, Vol. 22 No. 5, pp. 9-13.

Crawford, C.M. (1987). "New product failure rates: a reprise", Research Management. July-August, pp. 20-4.

Crawford, C.M. (1991), "The dual-drive concept of product innovation". Business Horizons, May-June, pp. 32-5.

Crawford, C.M. (1992), "The hidden costs of accelerated product development". The Journal of Product Innovation Management, Vol. 9 No. 3, pp. 188-99.

Crawford, C.M. (1994), New Products Management, Richard D. Irwin. Boston, MA.
Edgett, S., Shipley, D. and Forbes, G. (1992), "Japanese and British companies compared: contributing factors to success and failure in NPD", Journal Product Innovation Management, Vol. 9 No. 1, pp. 3-10.

Evans, R.H. (1993), "Analyzing the potential of a new market", Industrial

Marketing Management. Vol. 22, pp. 35-9.

Gordon. G.L.. Kaminski, P.F., Calantone, R.J. and di Benedetto, C.A. (1993). "Linking customer knowledge with successful service innovation", The Journal of Applied Business. Research, Vol. 9 No. 2, Spring, pp. 129-39.

Griffin, A. and Page, A.L. (1993), "An interim report on measuring product development success and failure", The Journal of Product Innovation Management, Vol. 10 No. 4, pp. 291-308.

Hegarty. H.W. and Hoffman, R.C. (1990), "Product/market innovations: a study of top management involvement among four cultures". Journal of Product Innovation Management, Vol. 4 No. 2, pp. 186-99.

Johne, A.E and Snelson, P.A. (1988). "Success factors in product innovation: a selective review of the literature", Journal of Product Innovation Management, Vol. 5 No. 2, pp. 114-28.

Kleinschmidt, E.J. and Cooper, R.J. (1991), "The impact of product innovativeness on performance", The Journal of Product Innovation Management, Vol. 8 No. 4, pp. 240-51.

Koning, J.W. Jr (1993), "Three other R's: recognition, reward and resentment", Research Technology' Management, July-August. pp. 19-29.

Kuczmarski, T.D. (1992), Managing New Products: The Power of Innovations, Prentice-Hall, Englewood Cliffs, NJ.

Lawless, M.W. and Fisher, R.J. (1990), "Sources of durable competitive advantage", Journal of Product Innovation Management, Vol. 7 No. 1, pp. 35-44.

Magnet, M. (1994), "The new golden rule of business", Fortune, 21 February, pp. 60-4.

Mahajan, V. and Wind, J. (1992), "New product models: practice, shortcomings, and desired improvements", Journal of Product (Innovation Management, Vol. 9 No. 2, pp. 128-39.
Maidique, M.A. and Zirger, B.J. (1984), "A study of success and failure in product innovation: the case of the U.S. electronics industry", IEEE Transactions on Engineering Management, Vol. EM-31 No. 4, pp. 192-203.

Miller, C. (1993), "Little relief seen for new product failure rate", Marketing News, Vol. 27 No.13, pp.1, 18.

More, R.A. (1978), "Primary and secondary market information for new industrial products", Industrial Marketing Management, Vol. 7, pp. 153-60.

Page, A.L. (1993), "Assessing new product development practices and performance: establishing crucial norms", Journal of Product Innovation Management, Vol. 10 No. 4, pp. 273-90.

Rochford, L. (1991), "Generating and screening new product ideas", Industrial Marketing Management, Vol. 20, pp. 287-96.

Rochford, L. and Rudelius, W. (1992), "How involving more functional areas within a firm affects the new product process", The Journal of Product Innovation Management, Vol. 9 No. 4, pp. 287-99.

Song, X.M. and Parry, M.E. (1993), "How the Japanese manage the R&D-marketing interface", Research Technology Management, July-August, pp. 32-8.

Thwaites, D. (1992), "Organizational influences on the new product development process in financial services", Journal of product Innovation Management, Vol. 9 No. 4, pp. 303- 13.

von Hippel, E. (1988), The Sources of Innovation, Oxford University Press,

New York, NY.

Wheelwright, S.C. and Clark, K.B. (1992), Revolutionizing Product Development: Quantum Leaps in Speed, Efficiency, and Quality, The Free Press, New York, NY.

Yoon, E. and Lilien, G.L. (1985), "New industrial product performance: the effects of marketing characteristics and strategy", Journal of Product Innovation Management, Vol. 2 No..3, pp.134-44.

Note: Due to the extent of previous research in the area of new product development, only key references were cited in the article. For a complete listing of the sources consulted in developing the individual scales, readers should contact: Dr Geoffrey L. Gordon, Department of Marketing, 227F Wirtz Hall, Northern Illinois University, DeKalb, IL 60115.

Nessim Hanna is a Professor, Douglas J. Ayers is an Assistant Professor, Rick E. Ridnour is an Assistant Professor and Geoffrey L. Gordon is an Associate Professor all in the Department of Marketing, Northern Illinois University, DeKalb, Illinois, USA.

THIS IS THE FULL-TEXT.   Copyright MCB University Press 1995

- end of record -
?d s9/3/14
        Display 9/3/14   (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00878207 95-27599
Strategic planning: A look at Ruby Tuesday
Woods, Robert H
Cornell Hotel & Restaurant Administration Quarterly v35n3 PP: 41-49 Jun 1994
ISSN: 0010-8804 JRNL CODE: CHR
WORD COUNT: 6402

- end of record -
?d s9/3/15
        Display 9/3/15   (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

02439659   SUPPLIER NUMBER: 65805660   (USE FORMAT 7 OR 9 FOR FULL TEXT)
GROWTH STRATEGIES: "TREAT CUSTOMERS LIKE HEROES".
Soft-Letter, 16, 21, NA
Sept 30, 2000
ISSN: 0882-3499   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 718   LINE COUNT: 00062

- end of record -
?s s9 and ((second? or another or additional) (2w)list?)
Processing
Processed 10 of 30 files ...
Processing
Processed 20 of 30 files ...
Processing
>>>File 349 processing for SECOND? stopped at SECONDKEYBYTHEFIRSTKEY
>>>File 349 processing for LIST? stopped at LISTOPATHOL
Processed 30 of 30 files ...
Completed processing all files
            51 S9
      13446387 SECOND?
      10508719 ANOTHER
       7568117 ADDITIONAL
       7915813 LIST?
         54032 ((SECOND? OR ANOTHER) OR ADDITIONAL) (2W)LIST?
    S10   12 S9 AND ((SECOND? OR ANOTHER OR ADDITIONAL) (2W)LIST?)
?d s10/3/1

Display 10/3/1   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02326650 86920892
Beyond technical competence: learning to listen
Scarnati, James T
Career Development International v3n2 PP: 79-81 1998
JRNL CODE: CDVT
WORD COUNT: 1992

                              - end of record -
?d s10/3/2
        Display 10/3/2   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01752676
**Systems and methods for secure transaction management and electronic rights
    protection**
**Systeme und Verfahren zur gesicherten Transaktionsverwaltung und
    elektronischem Rechtsschutz**
**Systemes et procedes de gestion de transactions securisees et de protection
    de droits electroniques**
PATENT ASSIGNEE:
  ELECTRONIC PUBLISHING RESOURCES, INC., (976840), 460 Oakmead Parkway,
    Sunnyvale, CA 94086-4708, (US), (Applicant designated States: all)
INVENTOR:
  Ginter, Karl L., 10404 43rd Avenue, Beltsville Maryland 20705, (US)
  Shear, Victor H., 5203 Battery Lane, Bethesda Maryland 20814, (US)
  Spahn, Francis J., 2410 Edwards Avenue, El Cerrito California 94530, (US)
  van Wie, David M., 1250 Lakeside Drive, Sunnyvale California 94086, (US)
LEGAL REPRESENTATIVE:
  Smith, Norman Ian et al (36041), fJ CLEVELAND 40-43 Chancery Lane,
    London WC2A 1JQ, (GB)
PATENT (CC, No, Kind, Date): EP 1431864 A2 040623 (Basic)
                              EP 1431864 A3 050216
APPLICATION (CC, No, Date):   EP 2004075701 960213;
PRIORITY (CC, No, Date): US 388107 950213
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
  NL; PT; SE
RELATED PARENT NUMBER(S) - PN (AN):
  EP 861461 (EP 96922371)
INTERNATIONAL PATENT CLASS: G06F-001/00; G06F-017/60
ABSTRACT WORD COUNT: 151
NOTE:
  Figure number on first page: 77

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English)   200426   1450
      SPEC A   (English)   200426   166929
Total word count - document A   168379
Total word count - document B   0
Total word count - documents A + B   168379

                              - end of record -
?d s10/3/3
        Display 10/3/3   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

01055611   **Image available**
PROCESSING DEVICE WITH INTUITIVE LEARNING CAPABILITY
DISPOSITIF DE TRAITEMENT AVEC CAPACITE D'APPRENTISSAGE INTUITIVE
Patent Applicant/Assignee:
  INTUITION INTELLIGENCE INC, Suite 16-L, 1300 Adams Avenue, Costa Mesa, CA
    92626, US, US (Residence), US (Nationality), (For all designated states

except: US)
Patent Applicant/Inventor:
  ANSARI Arif, Apt. #11, 1124 W. 29th Street, Los Angeles, CA 90007, US, US
    (Residence), IN (Nationality), (Designated only for: US)
  ANSARI Yusuf, Apt. 16-L, 1300 Adams Avenue, Costa Mesa, CA 92626, US, US
    (Residence), IN (Nationality), (Designated only for: US)
Legal Representative:
  BOLAN Michael J (agent), 14 Trinity, Irvine, CA 92612, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200385545 A1 20031016 (WO 0385545)
  Application: WO 2002US27943 20020830 (PCT/WO US0227943)
  Priority Application: US 2001316923 20010831; US 2002378255 20020506; US
    2002185239 20020626
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 124153

                         - end of record -
?d s10/3/4
      Display 10/3/4   (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

00963611   **Image available**
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
    FOR RENTAL VEHICLE SERVICES
·SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET
    POUR SERVICES DE LOCATION DE VEHICULES
Patent Applicant/Assignee:
  THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US
    , US (Residence), US (Nationality), (For all designated states except:
    US)
Patent Applicant/Inventor:
  WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US
    , US (Residence), US (Nationality), (Designated only for: US)
  DE VALLANCE Kimberly Ann, 2037 Silent Spring Drive, Maryland Heights, MO
    63043, US, US (Residence), US (Nationality), (Designated only for: US)
  HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US,
    US (Residence), US (Nationality), (Designated only for: US)
  KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126, US, US
    (Residence), US (Nationality), (Designated only for: US)
  SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US
    (Residence), US (Nationality), (Designated only for: US)
  TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US
    (Residence), US (Nationality), (Designated only for: US)
  KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  HAFERKAMP Richard E (et al) (agent), Howell & Haferkamp, L.C., Suite
    1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200297700 A2 20021205 (WO 0297700)
  Application: WO 2001US51431 20011019 (PCT/WO US0151431)
  Priority Application: US 2000694050 20001020
Parent Application/Grant:
  Related by Continuation to: US 2000694050 20001020 (CIP)
Designated States:
(Protection type is "patent" unless otherwise stated - for applications

prior to 2004)
```
   AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
   EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
   LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK
   SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
   (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
```
Publication Language: English
Filing Language: English
Fulltext Word Count: 237932

                              - end of record -
?d s10/3/5
        Display 10/3/5   (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

00801743   **Image available**
SYSTEMS AND METHODS FOR GENERATING HIGHLY RESPONSIVE PROSPECT LISTS.
SYSTEMES ET PROCEDES DE GENERATION DE LISTES DE CLIENTS TRES RECEPTIFS.
Patent Applicant/Assignee:
   NEXTMARK COM, Suite 8, 2 Buck Road, Hanover, NH 03755, US, US (Residence)
      , US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
   PYCH Joseph T, 895 Eastman Road, South Royalton, VT 05068, US, US
      (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
   LANE David A Jr (et al) (agent), Foley, Hoag & Eliot LLP, One Post Office
      Square, Boston, MA 02109-2170, US,
Patent and Priority Information (Country, Number, Date):
   Patent: WO 200135262 A2 20010517 (WO 0135262)
   Application: WO 2000US41598 20001026   (PCT/WO US0041598)
   Priority Application: US 99161496 19991026; US 2000661010 20000913; US
      2000662364 20000913; US 2000662429 20000913; US 2000662362 20000913
Parent Application/Grant:
   Related by Continuation to: US 99161496 19991026 (CIP); US 2000661010
      20000913 (CIP); US 2000662364 20000913 (CIP); US 2000662429 20000913
      (CIP); US 2000662362 20000913 (CIP)
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
```
   AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
   ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
   LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
   TR TT TZ UA UG US UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
```
Publication Language: English
Filing Language: English
Fulltext Word Count: 11348

                              - end of record -
?d s10/3/6
        Display 10/3/6   (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

00784119
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A REFRESHABLE PROXY POOL IN
      A COMMUNICATION ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE POUR GROUPE D'ELEMENTS MANDATAIRES (PROXY)
      RAFRAICHISSABLES DANS UN ENVIRONNEMENT A CONFIGURATIONS DE SERVICES DE
      COMMUNICATION
Patent Applicant/Assignee:
   ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US

(Residence), US (Nationality)
Inventor(s):
  BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
    , US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill
    Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200116668 A2-A3 20010308 (WO 0116668)
  Application: WO 2000US24113 20000831 (PCT/WO US0024113)
  Priority Application: US 99386239 19990831
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
  MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
  UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 149976

                        - end of record -
?d s10/3/11
      Display 10/3/11   (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

00401842   **Image available**
**APPARATUS AND METHOD FOR MANAGING AND DISTRIBUTING DESIGN AND MANUFACTURING
    INFORMATION THROUGHOUT A SHEET METAL PRODUCTION FACILITY**
**APPAREIL ET METHODE CORRESPONDANTE PERMETTANT DE GERER ET DE REPARTIR UNE
    INFORMATION RELATIVE A LA CONCEPTION ET A LA FABRICATION DANS UNE
    INSTALLATION DE PRODUCTION DE TOLES**
Patent Applicant/Assignee:
  AMADA METRECS CO LTD,
  AMADASOFT AMERICA INC,
Inventor(s):
  HAZAMA Kensuke,
  KASK Kalev,
  SAKAI Satoshi,
  SUBBARAMAN Anand Hariharan,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9742586 A1 19971113
  Application: WO 97US7471 19970506 (PCT/WO US9707471)
  Priority Application: US 9616958 19960506; US 96690671 19960731
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 146782

                        - end of record -
?d s10/3/12
      Display 10/3/12   (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

00164416
STEREOLITHOGRAPHIC CURL REDUCTION
REDUCTION DE PLISSEMENTS EN STEREOLITHOGRAPHIE
Patent Applicant/Assignee:
  3D SYSTEMS INC,
Inventor(s):

HULL Charles William,
SPENCE Stuart T,
LEWIS Charles W,
VINSON Wayne B,
FREED Wayne S,
SMALLEY Dennis Rollette,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 8910801 A1 19891116
  Application: WO 89US1558 19890417 (PCT/WO US8901558)
  Priority Application: US 88823 19880418; US 89246 19890417
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
 JP KR
Publication Language: English
Fulltext Word Count: 178550

<center>- end of record -</center>

?d s10/3/13
>>>Item 13 is not within valid item range for file 139
?d s10/3/13
>>>Item 13 is not within valid item range for file 139
?